

## GENERAL RELEASE AND EMPLOYMENT RESIGNATION

This General Release and Employment Resignation ("Agreement"), dated below, is between [REDACTED] ("Employee") and The Lampo Group, LLC ("Lampo"). Employee and Lampo wish to terminate their employment relationship amicably, and to set forth their remaining obligations to one another. In order to provide for a smooth transition and to foreclose any potential claims or disputes existing or arising between the parties, Employee and Lampo have agreed to enter into this Agreement.

### AGREEMENT

In consideration of the foregoing, the mutual agreements and undertakings of the parties set forth below, and other good and valuable consideration, the receipt, adequacy and sufficiency of which are hereby expressly acknowledged, in addition to all current Policies and Procedures and terms of employment contained therein and which are hereby reaffirmed by Employee, the parties agree as follows:

1. **Separation Date.** Employee and Lampo hereby terminate their employment relationship effective [REDACTED] ("Separation Date"). Employee acknowledges that he is not subject to an employment contract.

2. **Severance Payment.** Employee will receive his regular pay through the Separation Date, less deductions. In addition to the foregoing and in return for this entire Agreement, Lampo will pay Employee a severance payment of [REDACTED] (less applicable federal taxes, Medicare, FICA and other customary deductions). This sum will be paid in two installments of [REDACTED] on the two payroll dates following the execution of this Release.

Employee acknowledges that the severance payment constitutes good and valuable consideration for the promises, releases, waivers and assignments contained in this Agreement. Employee agrees that, without his signature on this Agreement, Lampo will not pay any sum as severance.

Employee further acknowledges that the severance payment described in this paragraph includes payment for any accrued but unused vacation pay, sick pay or other pay to which Employee may claim an entitlement.

3. **Other Benefit and Compensation Plans.** Other than any claimed right to payment of wages or benefits as described in Section 2 of this Agreement, this Agreement does not affect any previously vested rights to funds or benefits under Lampo welfare or benefit plans. All benefits and distributions under those plans will be paid according to the terms and conditions of those plans.

4. **Employment Policies and Procedures.** Employee hereby reaffirms his surviving obligations set forth in his Employment Policies and Procedures, which are incorporated herein by reference. This Agreement is not intended to waive any requirements or obligations therein.

5. **Release and Waiver.** As a material inducement for Lampo to enter into this Agreement and the severance payment discussed in paragraph 2 above, Employee, on behalf of himself and his heirs and assigns, does hereby **RELEASE, ACQUIT, AND FOREVER DISCHARGE** Lampo, its successors, present and former employees, agents, corporate officers, directors, corporate affiliates and all other persons, firms, corporations and any other entity or person ("the parties released"), of and from any and all liability of any kind and character, including attorney's fees, whatsoever arising from, growing out of, or in any way connected with his employment with Lampo or separation therefrom or the negligent or intentional acts, statements or omissions of the parties released at any time up to and including the date of execution of this Agreement. This Agreement expressly extends to all claims based on the present and future effects of past acts of Lampo. Employee declares that it is his intention to fully release Lampo and all of the parties released from any and all liability of any kind and character whatsoever arising from,

growing out of, or in any way connected with his employment with Lampo or separation therefrom including, but not limited to, known and unknown claims, in contract or in tort, including but not limited to all claims of negligence, fraud, false light, invasion of privacy, fraud or other intentional torts, which arose at any time prior to the execution of this Agreement, and any such claims arising under any Federal or State statute including, but not limited to, Title VII of the Civil Rights Act of 1964, as amended, 42 U.S.C. §§ 2000e - 2000e-17; the Fair Labor Standards Act of 1938 as amended; the Equal Pay Act of 1963, as amended, 29 U.S.C. §§ 206(d); the Employee Retirement Income Security Act of 1974, as amended, 29 U.S.C. §§ 1001 - 1461; the Worker Adjustment and Retraining Notification Act, as amended, 29 U.S.C. § 2101 et seq.; the National Labor Relations Act, as amended, 29 U.S.C. §§ 151-169; Family and Medical Leave Act of 1993, as amended, 29 U.S.C. § 825 et seq. Americans with Disability Act of 1990, as amended, 42 U.S.C. §§ 12101 et. seq.; the Sarbanes-Oxley Act of 2002; the Uniform Service Employee Reinstatement and Reemployment Act; the Age Discrimination in Employment Act of 1967, 42 U.S.C. §§ 621-634, as amended by the Older Workers Benefit Protection Act of 1990; the Tennessee Human Rights Act; any federal or state false claims act and all applicable rules and regulations promulgated pursuant to or concerning any of the foregoing statutes, orders, laws, ordinances or regulations; except that this Agreement is not intended to cover any claim arising from computational or clerical errors in the calculation of the severance benefit provided to Employee, or retirement benefit to which Employee may be entitled from any plan or other benefits to which Employee may be entitled under any plan maintained by any of the released parties.

This Agreement shall be construed, interpreted and enforced in accordance with the laws of the State of Tennessee. This Agreement shall not apply to any claims that are legally precluded from being released by this type of agreement.

This is a full and final release, without limitation, of all known, unknown, and suspected claims. This complete release is intended to be for the benefit of the parties released.

**6. Indemnification.** Employee promises never to file or participate in a lawsuit, arbitration or other legal proceeding asserting any claims that are released pursuant to this Agreement, except to enforce rights created by this Agreement. If the Employee breaches his promise and files or participates in a legal proceeding based on any such released claims, Employer's obligation to make the payment and benefits referred to in Sec. 2, above shall terminate immediately, and the Employee will (i) repay to Employer any money paid to him pursuant to this Agreement; (ii) pay for all costs incurred by Lampo, including reasonable attorneys' fees, in defending against the claim; and (iii) pay all other damages awarded by a court of competent jurisdiction. Notwithstanding the foregoing, this Agreement shall not attempt to preclude any governmental action in regard to the claims released herein, although Employee also waives any right to recover from any Agreement in a civil suit brought by any governmental agency or any other individual on his behalf with respect to any claims released herein.

Employee further hereby agrees to indemnify and hold the parties released harmless from and against any and all loss, costs, damages, or expenses, including, without limitation, attorneys' fees, incurred by the parties released and arising out of any negligent or intentional breach of the Agreement by Employee or because any of the representations made herein by Employee were false when made. Employee also hereby assigns to the parties released all causes of actions he or his assigns may have arising from his employment or termination thereof.

**7. Review of Agreement; Effective Date.** Employee acknowledges that:

- (i) he has been advised to consult an attorney prior to signing this Agreement;

(ii) he has read and fully understands all of the provisions of this Agreement and he is knowingly and voluntarily agreeing to its terms;

(iii) the payment and benefits provided pursuant to this Agreement, as described herein, constitute consideration for this Agreement, in that it is a payment and benefit to which Employee would not have been entitled had he not signed this Agreement; and

(iv) this Agreement does not waive any claims that Employee may have which arise after the execution of this Agreement.

**8. Confidentiality.** Employee agrees that the terms and conditions of this Agreement shall be treated as confidential by Employee, and agrees not to disclose such terms and conditions to any third party. The preceding sentence shall not be applicable to disclosure or discussion with representatives of the Internal Revenue Service or the Social Security Administration, Employee's immediate family members or professionals from whom legal or financial advice is sought (provided they are instructed and agree to keep the information confidential), or as otherwise required by law.

Employee shall be responsible for any impermissible disclosure of the contents of this Agreement by any of the foregoing individuals as if that party had made the disclosure himself. If the Employee breaches his promise of confidentiality (or if any of the foregoing individuals impermissibly disclose the contents of this Agreement), the Employee will (i) repay to Lampo any money paid to him pursuant to this Agreement; (ii) pay for all costs incurred by Lampo, including reasonable attorneys' fees, in enforcing this agreement; and (iii) pay all other damages awarded by a court of competent jurisdiction.

The obligations of confidentiality herein are in addition to all covenants and obligations of confidentiality and work made for hire which are part of Employee's employment with Lampo, including those terms of Lampo's Policies and Procedures signed by Employee. Such covenants and obligations remain in effect and survive the ending of Employee's employment relationship, and Employee reaffirms such terms via acceptance of this Agreement.

**9. Non-disparagement.** Employee further agrees not to disparage Lampo, its employees, agents, corporate officers or directors. For the purposes of this Agreement, the term "disparage" means any negative, derogatory, or insulting statements or gestures or statement casting a bad or false light of any of the individuals or entities covered whether written or oral, including any posts on social media (i.e. facebook, twitter, Instagram or similar online outlet) regarding Dave Ramsey, his family, The Lampo Group, LLC, its affiliates, Lampo's leadership, executives, officers, directors, employees, products and/or services.

If the Employee breaches his promise of non-disparagement, the Employee will (i) repay to Lampo any money paid to him pursuant to this Agreement; (ii) pay for all costs incurred by Lampo, including reasonable attorneys' fees, in enforcing this provision; and (iii) pay all other damages awarded by a court of competent jurisdiction.

The foregoing shall not be construed or otherwise constitute a waiver or limitation of any common law or statutory causes of action, remedies or damages, including but not limited to, defamation or similar claims.

The parties agree and acknowledge that this non-disparagement provision is a material term of this Agreement, the absence of which would have resulted in Lampo refusing to enter into this Agreement.

**10. Remedies.** Employee agrees that in the event of any breach of this Agreement, Lampo may seek all available remedies at law or equity, including injunctive relief. All remedies referenced in any section of this Agreement are cumulative and not intended to limit Lampo's rights to seek any relief available. In

addition, Lampo may take any action it deems in its sole judgement to be appropriate and necessary to defend or protect its goodwill and reputation, including but in no way limited to, any truthful response to media outlets.

**11. Miscellaneous.** The provisions of the Agreement are severable, and if any part of it is found to be unlawful or unenforceable, then such part will be deemed changed or deleted to the minimal extent necessary to make the entire Agreement lawful and enforceable. The other provisions of this Agreement shall remain fully valid and enforceable to the maximum extent consistent with applicable law.

Employee acknowledges and agrees (i) he is responsible for any tax liability that may result as a consequence of the receipt of the benefits described herein, and (ii) Lampo makes no representation of the taxability of these funds. The money paid under this Agreement does not come from a qualified retirement plan and therefore it may not be rolled into any other qualified plan or Individual Retirement Account.

Employee understands and agrees that this Agreement may not be used as evidence in any proceeding against the parties released except in a proceeding based solely upon a specific allegation that the parties released have breached this Agreement or in a proceeding in which either party presents testimony about matters covered by this Agreement. The parties released believe and assert that Employee has been treated in a fair and lawful manner, and it is agreed between the parties that nothing herein is intended or shall be construed as an admission of fault or liability by the parties released.

Employee understands and agrees that this Agreement is being executed by Lampo on behalf of itself, and its corporate affiliates and that all of the rights of Lampo under this Agreement and all of Employee's obligations and duties under this Agreement will inure to the benefit of and may be enforced by Lampo, or any of their affiliates or any of the parties released.

This Agreement sets forth the entire agreement between the parties and fully supersedes all prior written and oral agreements, understandings and representations between the parties. Employee represents, warrants and agrees that he does not rely and has not relied upon any representation or statement made by any officer, director, agent or representative of Lampo, or any subsidiary or affiliate of Lampo with regard to the subject matter, background or effect of this Agreement, except as expressly set forth in this Agreement.

This Agreement is executed in duplicate originals and is effective and enforceable only after both parties have signed the Agreement and an original executed Agreement has been returned to Lampo. Employee acknowledges that he has read this Agreement, has understood it and knowingly and voluntarily desires to sign it.

**Accepted, Understood and Agreed**

[Redacted Signature]

Employee

Date: [Redacted]

**The Lampo Group, LLC**

By: [Signature]

Title: Exec Dir, HR

Date: [Redacted]



STATE OF TENNESSEE  
DEPARTMENT OF LABOR AND WORKFORCE DEVELOPMENT  
DIVISION OF EMPLOYMENT SECURITY  
**SEPARATION NOTICE**



1. Employee's Name:                                                                2. SSN REDACTED  
*First Middle Initial Last*

3. Last Employed: From:                      to                      Occupation:                       
*(mm/dd/yy) (mm/dd/yy)*

4. Where was work performed? Brentwood, TN

5. Reason for Separation: ☐ Lack of Work ☐ Discharge ☒ Quit

If lack of work indicate if layoff is ☐ Permanent ☐ Temporary - Recall Date                       
*(mm/dd/yy)*

If temporary, report any vacation pay that will be paid. Week Ending Date                      Amount \$                       
*(mm/dd/yy)*

If layoff is indefinite vacation pay should not be reported

6. Employee received ☐ Wages in Lieu of Notice ☐ Severance Pay

In the amount of \$                      for period from                      to                       
*(mm/dd/yy) (mm/dd/yy)*

If other than lack of work, explain the circumstances of this separation:

Employee resigned                     

Employer's Name: The Lampo Group LLC

Address where additional information may be obtained:  
1749 Mallory Ln  
Brentwood, TN 37027

Employer's Telephone Number  
(615) 371-8881

Employer's Email Address:  
armando.lopez@daveramsey.com

Employer's Account Number:

04637690

Number shown on State Quarterly Wage Report (LB 0851) and  
Premium Report (LB 0456)

I certify that the above worker has been separated from work and the information furnished hereon is true and correct. **This report has been handed to or mailed to the worker.**

Signature of Official or Representative of the Employer  
who has first-hand knowledge of the separation

Title of Person Signing

Date Completed and Released  
to Employee

                      
Exec. Director of Human Resources

                      
*(mm/dd/yy)*

**NOTICE TO EMPLOYER**

Within 24 hours of the time of separation, you are required by Rule 0800-09-01-.02 of the Tennessee Employment Security Law to provide the employee with this document, properly executed, giving the reasons for separation. If you subsequently receive a time sensitive request for separation information for the same information please give complete information in your response

**NOTICE TO EMPLOYEE**

YOU MAY BE INSTRUCTED TO MAIL OR FAX THE SEPARATION NOTICE TO TENNESSEE CLAIMS OPERATIONS IF YOU FILE A CLAIM FOR UNEMPLOYMENT INSURANCE BENEFITS.

Case 3:20-cv-00628 Document 94-6 Filed 09/01/22 Page 5 of 256 PageID #: 5424

[REDACTED]

Dear Mr. Ramsey,

[REDACTED] the day you hired our son, was one of the happiest days in the life of our family. It had been many years of heartache, prayer and trusting God for the life of our son. This past year we were seeing the faithfulness of God answer those prayers and seeing him begin to restore our son's life back to our family, back to him and the values he was raised with. Being hired by your company was one of those blessings. He was in an atmosphere that would reinforce those values, a place of positivity, a place where he could continue to grow and hopefully be surrounded by those who would encourage and inspire him and where he could possibly do the same for others one day.

When your company hired him, he told HR that he had a past. I do not know how much he shared or how comfortable he felt sharing with the person he was speaking to, but he made it clear that he had struggled for the last several years and was in the process of putting his life back together. He was told that all that mattered was that the values he had now were inline with yours, which they are. There was nothing he could do about what already existed in his life because of his past decisions or those he was still in the process of repairing.

He got married over Christmas. He married a young lady who is a Bosnian refugee. Our family is her first exposure to Jesus and Christianity. She is also pregnant (a situation that already existed when he was hired and that he was in the process of making right). Over the few short weeks he worked for you, the weekly devotionals, and the values that you teach, we could see him being encouraged and making decisions based on those values - one of which I believe is being transparent. In honor of those values, he felt like he should go to his supervisor and let him know that he is expecting a child, which he did. Imagine his shock when two days later he was fired. Fired for his wife being pregnant before they got married. I guess he could have kept it to himself and no one would have ever known. If you had found out a year later, would you still have fired him? What about 5 years later? Or what if she had chosen to have an abortion-then you would have never known! Being honest and transparent for anyone who has ever struggled with addiction is a huge step and trust issue! We could understand if he was not performing in his job well or gossiped while on the job but this was for something that was in his past, something he was making right, and that he was being honest about. In fact, in a meeting at Ramsey he was asked to share his story briefly, and the response he received was "second chances are what we are about".

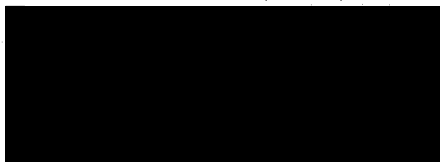
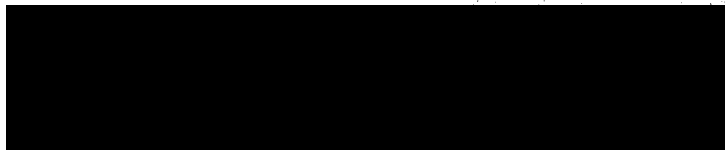
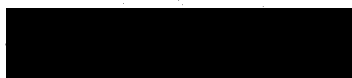
Firing [REDACTED] for this reason has far more reaching consequences than just the loss of a job. It cuts the legs right out from under someone who is putting their faith in people again (specifically those who preach Christian values) and Christian organizations. It affects a young woman who was beginning to want to go to church and learn more about this God and Jesus and faith and values. It puts a pretty big dent in what God was doing in their lives.

My husband and I believe in your company and what you are teaching. We appreciate that there is a company in our culture that is based on Christian values and morals and can see that God has blessed that in your life. I would also hope that you could see how your company could also be a

place that can be a conduit of change and support and encouragement for those who are still in the process of lining their life up with those values. **This transformation takes time.** Just because someone does not have everything perfect and in order at a certain time does not mean that they are not working on it and taking great strides to do so.

I write this letter in hopes that in the future, when you have an employee that you have already hired and is doing a good job and comes to any of your supervisors with a similar situation, that maybe a little more grace and understanding can be extended as they walk out their past lives and into the one that God has for them.

Sincerely,





GL: 600-008  
Dept: Technology  
Card: REQ-151

Dea [REDACTED]

Congratulations! Ramsey Solutions is thrilled you have decided to join our team doing work that matters.

You're really going to love it here! Yes, we have been voted one of the "Best Places to Work" in Nashville 10 times, but we are most proud of the ever-growing number of lives changed through our message and products. And now, *you* get to be a part of all that.

This letter confirms our offer for the [REDACTED] at a salary of \$55,000.00 to be paid in semi-monthly increments.

One of our Core Values is "Share the Profits." We think of our team members as owners—not employees—and in that spirit, you will become eligible for profit sharing on [REDACTED] and receive those monies if applicable on [REDACTED]

Your start date will be [REDACTED]. You will receive detailed information regarding our onboarding process within five business days of start date. Please remember to bring a photo ID, as well as confirmation (i.e. social security card, passport, or birth certificate) of your eligibility to work in the United States.

We look forward to seeing you on [REDACTED]. If you have any questions in the meantime, please let me know.

Dec signed by:  
*Armando Lopez*  
[REDACTED]

**Armando Lopez**  
**Executive Director of HR**

[REDACTED]  
Date

[REDACTED]  
Date

*This offer letter is confidential and not intended for disclosure to third parties or other publication without the express, written approval of The Lampo Group, LLC/DBA Ramsey Solutions. Any unauthorized disclosure could result in offer revocation or termination of employment.*

*This offer and its acceptance do not create an employment contract. All offers and employment with The Lampo Group, LLC/DBA Ramsey Solutions are subject to all terms of our Policies and Procedures.*

**From:** [REDACTED]  
**To:** [REDACTED]; [Eric Lackey](#); [Rick Perry](#); [Armando Lopez](#); [Michael Finney](#)  
**Subject:** Re: Team Member Concern  
**Date:** Tuesday, [REDACTED] 11:01:34 AM

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[REDACTED] Is meet with Rick and Armando before having any additional conversations with [REDACTED]. This almost certainly will involve you and Eric visiting HR Committee.

Thanks!

[REDACTED]  
[REDACTED]  
Ramsey Solutions

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**From:** [REDACTED] >  
**Sent:** Tuesday, [REDACTED] 10:31 AM  
**To:** Eric Lackey; Rick Perry; Armando Lopez; Michael Finney; [REDACTED]  
**Subject:** Team Member Concern

Gentlemen,

I wanted to let you all know about something that I just learned about in my one-on-one with [REDACTED] this morning.

He informed me that he and his wife are expecting their first child in [REDACTED]. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.

[REDACTED]

Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,

[REDACTED]  
[REDACTED]  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)





**From:** [REDACTED]  
**To:** [Armando Lopez](#); [Michael Finney](#); [REDACTED]  
**Subject:** Re: go ahead  
**Date:** Wednesday, [REDACTED] 12:37:21 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)

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I can do 3:00 PM. I'll just need to bounce the global tech meeting.

Thanks!

[REDACTED]  
[REDACTED]  
Ramsey Solutions

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**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>  
**Sent:** Wednesday, [REDACTED] 12:35 PM  
**To:** Michael Finney; [REDACTED]; [REDACTED]  
**Subject:** Re: go ahead

3 from my end...later in the day is usually best.

**Armando Lopez** | Executive Director of Human Resources  
**Ramsey Solutions**  
1749 Mallory Lane, Brentwood, TN 37027  
T: 615.515.3223, ext. 5045 | M: 615.390.9368  
[www.daveramsey.com](http://www.daveramsey.com)

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**From:** Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>  
**Date:** Wednesday, [REDACTED] at 12:35 PM  
**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, [REDACTED]  
[REDACTED] >, [REDACTED] >

**Subject:** RE: go ahead

We probably only need a half hour but we should schedule the full hour. I have either the 1pm hour the 3pm hour where I can shift things.

- First 15 minutes – [REDACTED]/[REDACTED]/Finney talk. Agree on plan.
- The next 15-45 minutes – Bring [REDACTED] in. Talk. Give him the bad news. Take him to Armando's office.

What works best... 1pm or 3pm?

We can use my office.

---

**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions

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**From:** Armando Lopez  
**Sent:** Wednesday, [REDACTED] 12:26 PM  
**To:** Michael Finney <Michael.Finney@daveramsey.com>; [REDACTED]  
[REDACTED] >  
**Subject:** go ahead

Dave is good to move forward. Can you let me know what time you plan to meet for me to be ready.

Thanks  
Armando

**Armando Lopez** | Executive Director of Human Resources  
**Ramsey Solutions**  
1749 Mallory Lane, Brentwood, TN 37027  
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attachments without storing it and notify the sender so that our address record can be corrected.

**From:** [Michael Finney](#)  
**To:** [Armando Lopez](#); [Jennifer Sievertsen](#); [Mark Floyd](#); [Jack Galloway](#); [Suzanne Simms](#)  
**Subject:** RE: Team Member Concern  
**Date:** Tuesday, [REDACTED] 2:25:46 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

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The only wrinkle in this whole thing is he got her pregnant before he started here. sure we hire people all the time to who kids out of wedlock.

My question would be would that change anything? I'm 99% sure that doesn't change things. But I had to call it out before we make the final decision.

---

**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions

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**From:** Armando Lopez  
**Sent:** Tuesday, [REDACTED] 2:20 PM  
**To:** Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Mark Floyd <Mark.Floyd@daveramsey.com>; Jack Galloway <jack@daveramsey.com>; Suzanne Simms <Suzannes@daveramsey.com>  
**Cc:** Michael Finney <Michael.Finney@daveramsey.com>  
**Subject:** Re: Team Member Concern

Nothing new to report after meeting with [REDACTED]. Righteous living was discussed with [REDACTED] at interview and brought up at spousal lunch with [REDACTED] & his wife [REDACTED]. [REDACTED] showed up alone since he was not married and conversations were had to insure he understood our core value and stance.

[REDACTED] started with us on [REDACTED]. He makes \$55k

I'm leaning towards [REDACTED] which is what we offer people who opt out in 90 days. Thoughts?

**Armando Lopez** | Executive Director of Human Resources  
**Ramsey Solutions**  
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**From:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 1:17 PM  
**To:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>, Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Yep – agree. It’s the probationary period.

---

**From:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 1:16 PM  
**To:** Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Subject:** RE: Team Member Concern

Agree. Under 90 days makes me go really low. IMO, maybe 1-2 months tops.

**From:** Jack Galloway  
**Sent:** Tuesday, [REDACTED] 1:15 PM  
**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Subject:** RE: Team Member Concern

One thing we’d need to land on is severance. Call me a hard @\$\$; but I’m not sure we need to be quite as generous to a guy that had already gotten a girl pregnant when he started as we were with [REDACTED]. And he’s literally been working here [REDACTED]

Jack Galloway  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

**From:** Jennifer Sievertsen  
**Sent:** Tuesday, [REDACTED] 10:51 AM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>; Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Let's email the details and determine if there's a reason to meet or not.

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 10:49 AM  
**To:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Yep! [REDACTED] and I will meet at lunch to gather additional detail. Should we meet prior to Thursday's HRC meeting or wait?

**Armando Lopez** | Executive Director of Human Resources  
**Ramsey Solutions**  
1749 Mallory Lane, Brentwood, TN 37027  
T: 615.515.3223, ext. 5045 | M: 615.390.9368  
[www.daveramsey.com](http://www.daveramsey.com)

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---

**From:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 10:45 AM  
**To:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Damn! EXACT same timeline and story!?

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>

**Sent:** Tuesday, [REDACTED] 11:44 AM

**To:** Armando Lopez; Committee - HR

**Subject:** Re: Team Member Concern

Well we have a template on how to handle I guess. When it rains, it pours!

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:43 AM

**To:** Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** FW: Team Member Concern

FYI - I will meet with [REDACTED] today! Crap...

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

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T: 615.515.3223, ext. 5045 | M: 615.390.9368

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---

**From:** [REDACTED] >

**Date:** Tuesday, [REDACTED] at 10:31 AM

**To:** Eric Lackey <[EricL@daveramsey.com](mailto:EricL@daveramsey.com)>, Rick Perry <[Rick.Perry@daveramsey.com](mailto:Rick.Perry@daveramsey.com)>,

Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Michael Finney

<[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>, [REDACTED]

[REDACTED] >

**Subject:** Team Member Concern

Gentlemen,

I wanted to let you all know about something that I just learned about in my one-on-one with [REDACTED]  
[REDACTED] this morning.

He informed me that he and his wife are expecting their first child in [REDACTED]. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.

[REDACTED]

Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,

[REDACTED]

[REDACTED]

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**From:** [Michael Finney](#)  
**To:** [Armando Lopez](#); [Jennifer Sievertsen](#); [Mark Floyd](#); [Jack Galloway](#); [Suzanne Simms](#)  
**Subject:** RE: Team Member Concern  
**Date:** Tuesday, [REDACTED] 2:30:34 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

---

Wow. That didn't come out right.

- I'm sure we hire people who had sex before marriage all the time. We don't hold that against them.
- Maybe these two renewed their pledge to stay off each other after getting pregnant. (but I highly doubt it)

Again... I don't think it changes it. Does it? If he says he knows he screwed up and they talked about it and he told her dad and they talked with their pastor and and and..... would that change anything?

---

**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions

---

**From:** Michael Finney  
**Sent:** Tuesday, [REDACTED] 2:26 PM  
**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Subject:** RE: Team Member Concern

The only wrinkle in this whole thing is he got her pregnant before he started here. sure we hire people all the time to who kids out of wedlock.

My question would be would that change anything? I'm 99% sure that doesn't change things. But I had to call it out before we make the final decision.

---

**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions

---

**From:** Armando Lopez  
**Sent:** Tuesday, [REDACTED] 2:20 PM  
**To:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd



<[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Cc:** Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>

**Subject:** Re: Team Member Concern

Nothing new to report after meeting with [REDACTED]. Righteous living was discussed with [REDACTED] at interview and brought up at spousal lunch with [REDACTED] & his wife [REDACTED]. [REDACTED] showed up alone since he was not married and conversations were had to insure he understood our core value and stance.

[REDACTED] started with us on [REDACTED]. He makes \$55k

I'm leaning towards [REDACTED] which is what we offer people who opt out in 90 days. Thoughts?

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

1749 Mallory Lane, Brentwood, TN 37027

T: 615.515.3223, ext. 5045 | M: 615.390.9368

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---

**From:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 1:17 PM

**To:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>, Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** Re: Team Member Concern

Yep – agree. It's the probationary period.

---

**From:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 1:16 PM

**To:** Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

Agree. Under 90 days makes me go really low. IMO, maybe 1-2 months tops.

**From:** Jack Galloway

**Sent:** Tuesday, [REDACTED] 1:15 PM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

One thing we'd need to land on is severance. Call me a hard @\$\$; but I'm not sure we need to be quite as generous to a guy that had already gotten a girl pregnant when he started as we were with [REDACTED]. And he's literally been working here [REDACTED].

**Jack Galloway**  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

**From:** Jennifer Sievertsen

**Sent:** Tuesday, [REDACTED] 10:51 AM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>; Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Let's email the details and determine if there's a reason to meet or not.

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:49 AM

**To:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Yep! [REDACTED] and I will meet at lunch to gather additional detail. Should we meet prior to Thursday's HRC meeting or wait?

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

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---

**From:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 10:45 AM  
**To:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Damn! EXACT same timeline and story!?

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>  
**Sent:** Tuesday, [REDACTED] 11:44 AM  
**To:** Armando Lopez; Committee - HR  
**Subject:** Re: Team Member Concern

Well we have a template on how to handle I guess. When it rains, it pours!

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 10:43 AM  
**To:** Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** FW: Team Member Concern

FYI - I will meet with [REDACTED] today! Crap...

**Armando Lopez** | Executive Director of Human Resources  
**Ramsey Solutions**  
1749 Mallory Lane, Brentwood, TN 37027  
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---

**From:** [REDACTED] >  
**Date:** Tuesday, [REDACTED] at 10:31 AM  
**To:** Eric Lackey <[EricL@daveramsey.com](mailto:EricL@daveramsey.com)>, Rick Perry <[Rick.Perry@daveramsey.com](mailto:Rick.Perry@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>, [REDACTED] >  
**Subject:** Team Member Concern

Gentlemen,

I wanted to let you all know about something that I just learned about in my one-on-one with [REDACTED] this morning.

He informed me that he and his wife are expecting their first child in [REDACTED]. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.

[REDACTED]

Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,

[REDACTED]  
[REDACTED]

Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

**From:** [Michael Finney](#)  
**To:** [Armando Lopez](#); [REDACTED]; [REDACTED]  
**Subject:** RE: go ahead  
**Date:** Wednesday, [REDACTED] 12:35:06 PM  
**Attachments:** [image001.png](#)

---

We probably only need a half hour but we should schedule the full hour. I have either the 1pm hour the 3pm hour where I can shift things.

- First 15 minutes – [REDACTED]/[REDACTED]/Finney talk. Agree on plan.
- The next 15-45 minutes – Bring [REDACTED] in. Talk. Give him the bad news. Take him to Armando's office.

What works best... 1pm or 3pm?

We can use my office.

---

**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions

---

**From:** Armando Lopez  
**Sent:** Wednesday, [REDACTED] 12:26 PM  
**To:** Michael Finney <Michael.Finney@daveramsey.com>; [REDACTED]  
[REDACTED]; [REDACTED]  
**Subject:** go ahead

Dave is good to move forward. Can you let me know what time you plan to meet for me to be ready.

Thanks  
Armando

**Armando Lopez** | Executive Director of Human Resources  
**Ramsey Solutions**  
1749 Mallory Lane, Brentwood, TN 37027  
T: 615.515.3223, ext. 5045 | M: 615.390.9368  
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recipient, be advised that any unauthorized review, disclosure, reproduction, or dissemination of the contents of this message is strictly prohibited. If you have received this material in error, please delete this message and any attachments without storing it and notify the sender so that our address record can be corrected.

**From:** [Michael Finney](#)  
**To:** [Suzanne Simms](#); [Jack Galloway](#); [Armando Lopez](#); [Jennifer Sievertsen](#); [Mark Floyd](#)  
**Subject:** Re: Team Member Concern  
**Date:** Wednesday, [REDACTED] 9:51:06 AM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

---

I said I will be there, too!

---

**From:** Suzanne Simms <Suzannes@daveramsey.com>  
**Date:** Wednesday, [REDACTED] at 9:50 AM  
**To:** Michael Finney <Michael.Finney@daveramsey.com>, Jack Galloway <jack@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>  
**Subject:** Re: Team Member Concern

Finney, a board member has to be there.

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

**From:** Michael Finney <michael.finney@daveramsey.com>  
**Sent:** Wednesday, [REDACTED] 9:49 AM  
**To:** Jack Galloway; Suzanne Simms; Armando Lopez; Jennifer Sievertsen; Mark Floyd  
**Subject:** Re: Team Member Concern

I think it should be [REDACTED] and [REDACTED]. I can be there, too. But I've never spoken to him outside of a quick meet and greet and my Fraps with Finney meeting. (It's my version of Wrap with Dave.)

I like your approach on the conversation.

---

**From:** Jack Galloway <jack@daveramsey.com>  
**Date:** Wednesday, [REDACTED] at 9:45 AM  
**To:** Suzanne Simms <Suzannes@daveramsey.com>, Michael Finney <Michael.Finney@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>  
**Subject:** RE: Team Member Concern

Didn't hear back from Dave yesterday; but I don't expect any push back. So anytime

after Dave replies:

- I will confirm with you guys by email
- Finney & [REDACTED] sound like the right pair to meet with him
- Armando will meet with him afterward

Sounds like he will be surprised for whatever reason. Here's my two cents. Instead of simply telling him "you broke the rules and you're fired", I would suggest asking him some questions when you meet with him. Things like:

- We talked about righteous living at least two times during the interview. There was no confusion. And based on the time line, you were violating the core value while you were agreeing to it...why?
- Based on the timeline, there's a reasonable chance you suspected or knew about the pregnancy and didn't talk about it?
- Why would you put all of us through this when you knew how we felt about it?

Jack Galloway  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

---

**From:** Suzanne Simms

**Sent:** Tuesday, [REDACTED] 2:31 PM

**To:** Michael Finney <Michael.Finney@daveramsey.com>; Armando Lopez <armando.lopez@daveramsey.com>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Mark Floyd <Mark.Floyd@daveramsey.com>; Jack Galloway <jack@daveramsey.com>

**Subject:** Re: Team Member Concern

Feels like he would've said all that by now...?!

I'm good with [REDACTED].

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Michael Finney <[michael.finney@daveramsey.com](mailto:michael.finney@daveramsey.com)>

**Sent:** Tuesday, [REDACTED] 2:30 PM

**To:** Armando Lopez; Jennifer Sievertsen; Mark Floyd; Jack Galloway; Suzanne Simms

**Subject:** RE: Team Member Concern

Wow. That didn't come out right.

- I'm sure we hire people who had sex before marriage all the time. We don't hold that against them.
- Maybe these two renewed their pledge to stay off each other after getting pregnant. (but I highly doubt it)

Again... I don't think it changes it. Does it? If he says he knows he screwed up and they talked about it and he told her dad and they talked with their pastor and and and..... would that change anything?

---

**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions

---

**From:** Michael Finney  
**Sent:** Tuesday, [REDACTED] 2:26 PM  
**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Subject:** RE: Team Member Concern

The only wrinkle in this whole thing is he got her pregnant before he started here. sure we hire people all the time to who kids out of wedlock.

My question would be would that change anything? I'm 99% sure that doesn't change things. But I had to call it out before we make the final decision.

---

**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions

---

**From:** Armando Lopez  
**Sent:** Tuesday, [REDACTED] 2:20 PM  
**To:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Cc:** Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Nothing new to report after meeting with [REDACTED]. Righteous living was discussed with [REDACTED] at interview and brought up at spousal lunch with [REDACTED] & his wife [REDACTED]. [REDACTED] showed up alone since he was not married and conversations were had to insure he understood our core value and stance.

[REDACTED] started with us on [REDACTED]. He makes \$55k

I'm leaning towards [REDACTED] which is what we offer people who opt out in 90 days. Thoughts?

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

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**From:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 1:17 PM

**To:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>, Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** Re: Team Member Concern

Yep – agree. It's the probationary period.

---

**From:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 1:16 PM

**To:** Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

Agree. Under 90 days makes me go really low. IMO, maybe 1-2 months tops.

**From:** Jack Galloway

**Sent:** Tuesday, [REDACTED] 1:15 PM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

One thing we'd need to land on is severance. Call me a hard @\$\$; but I'm not sure we need to be quite as generous to a guy that had already gotten a girl pregnant when he started as we were with [REDACTED]. And he's literally been working here [REDACTED].

**Jack Galloway**  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

**From:** Jennifer Sievertsen

**Sent:** Tuesday, [REDACTED] 10:51 AM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>; Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Let's email the details and determine if there's a reason to meet or not.

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:49 AM

**To:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Yep! [REDACTED] and I will meet at lunch to gather additional detail. Should we meet prior to Thursday's HRC meeting or wait?

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

1749 Mallory Lane, Brentwood, TN 37027

T: 615.515.3223, ext. 5045 | M: 615.390.9368

[www.daveramsey.com](http://www.daveramsey.com)

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**From:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 10:45 AM  
**To:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Damn! EXACT same timeline and story!?

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>  
**Sent:** Tuesday, [REDACTED] 11:44 AM  
**To:** Armando Lopez; Committee - HR  
**Subject:** Re: Team Member Concern

Well we have a template on how to handle I guess. When it rains, it pours!

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 10:43 AM  
**To:** Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** FW: Team Member Concern

FYI - I will meet with [REDACTED] today! Crap...

**Armando Lopez** | Executive Director of Human Resources  
**Ramsey Solutions**  
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**From:** [REDACTED] >  
**Date:** Tuesday, [REDACTED] at 10:31 AM  
**To:** Eric Lackey <[EricL@daveramsey.com](mailto:EricL@daveramsey.com)>, Rick Perry <[Rick.Perry@daveramsey.com](mailto:Rick.Perry@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>, [REDACTED] >  
**Subject:** Team Member Concern

Gentlemen,

I wanted to let you all know about something that I just learned about in my one-on-one with [REDACTED] this morning.

He informed me that he and his wife are expecting their first child in [REDACTED]. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.

[REDACTED]

Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,

[REDACTED]  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)



**From:** [Michael Finney](#)  
**To:** [Jack Galloway](#); [Suzanne Simms](#); [Armando Lopez](#); [Jennifer Sievertsen](#); [Mark Floyd](#)  
**Subject:** Re: Team Member Concern  
**Date:** Wednesday, [REDACTED] 9:49:57 AM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

---

I think it should be [REDACTED] and [REDACTED] I can be there, too. But I've never spoken to him outside of a quick meet and greet and my Fraps with Finney meeting. (It's my version of Wrap with Dave.)

I like your approach on the conversation.

---

**From:** Jack Galloway <jack@daveramsey.com>  
**Date:** Wednesday, [REDACTED] at 9:45 AM  
**To:** Suzanne Simms <Suzannes@daveramsey.com>, Michael Finney <Michael.Finney@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>  
**Subject:** RE: Team Member Concern

Didn't hear back from Dave yesterday; but I don't expect any push back. So anytime after Dave replies:

- I will confirm with you guys by email
- Finney & [REDACTED] sound like the right pair to meet with him
- Armando will meet with him afterward

Sounds like he will be surprised for whatever reason. Here's my two cents. Instead of simply telling him "you broke the rules and you're fired", I would suggest asking him some questions when you meet with him. Things like:

- We talked about righteous living at least two times during the interview. There was no confusion. And based on the time line, you were violating the core value while you were agreeing to it...why?
- Based on the timeline, there's a reasonable chance you suspected or knew about the pregnancy and didn't talk about it?
- Why would you put all of us through this when you knew how we felt about it?

Jack Galloway  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

---

**From:** Suzanne Simms

**Sent:** Tuesday, [REDACTED] 2:31 PM

**To:** Michael Finney <Michael.Finney@daveramsey.com>; Armando Lopez <armando.lopez@daveramsey.com>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Mark Floyd <Mark.Floyd@daveramsey.com>; Jack Galloway <jack@daveramsey.com>

**Subject:** Re: Team Member Concern

Feels like he would've said all that by now...?!

I'm good with [REDACTED].

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Michael Finney <[michael.finney@daveramsey.com](mailto:michael.finney@daveramsey.com)>

**Sent:** Tuesday, [REDACTED] 2:30 PM

**To:** Armando Lopez; Jennifer Sievertsen; Mark Floyd; Jack Galloway; Suzanne Simms

**Subject:** RE: Team Member Concern

Wow. That didn't come out right.

- I'm sure we hire people who had sex before marriage all the time. We don't hold that against them.
- Maybe these two renewed their pledge to stay off each other after getting pregnant. (but I highly doubt it)

Again... I don't think it changes it. Does it? If he says he knows he screwed up and they talked about it and he told her dad and they talked with their pastor and and and..... would that change anything?

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**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions

---

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**Sent:** Tuesday, [REDACTED] 2:26 PM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

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Chief Digital Officer  
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**Sent:** Tuesday, [REDACTED] 2:20 PM  
**To:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Cc:** Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>  
**Subject:** Re: Team Member Concern

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[REDACTED] started with us on [REDACTED]. He makes \$55k

I'm leaning towards [REDACTED] which is what we offer people who opt out in 90 days. Thoughts?

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**From:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 1:17 PM

**To:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>, Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** Re: Team Member Concern

Yep – agree. It's the probationary period.

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**From:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 1:16 PM

**To:** Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

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Executive Vice President  
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**Sent:** Tuesday, [REDACTED] 10:51 AM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>; Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

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**Subject:** Re: Team Member Concern

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**Date:** Tuesday, [REDACTED] at 10:45 AM  
**To:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
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Damn! EXACT same timeline and story!?

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

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**Sent:** Tuesday, [REDACTED] 11:44 AM  
**To:** Armando Lopez; Committee - HR

**Subject:** Re: Team Member Concern

Well we have a template on how to handle I guess. When it rains, it pours!

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>

**Date:** Tuesday, January 8, 2019 at 10:43 AM

**To:** Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** FW: Team Member Concern

FYI - I will meet with [REDACTED] today! Crap...

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

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**From:** [REDACTED] >

**Date:** Tuesday, [REDACTED] at 10:31 AM

**To:** Eric Lackey <[EricL@daveramsey.com](mailto:EricL@daveramsey.com)>, Rick Perry <[Rick.Perry@daveramsey.com](mailto:Rick.Perry@daveramsey.com)>,

Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Michael Finney

<[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>, [REDACTED]

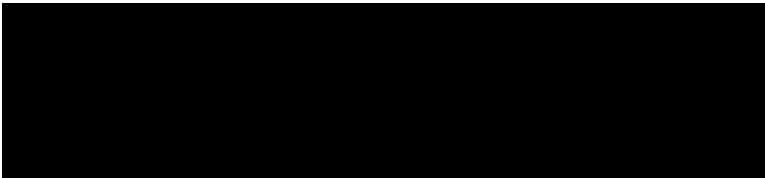
[REDACTED] >

**Subject:** Team Member Concern

Gentlemen,

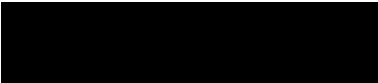
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Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,



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**From:** [Michael Finney](#)  
**To:** [Jack Galloway](#)  
**Cc:** [Suzanne Simms](#); [Armando Lopez](#); [Jennifer Sievertsen](#); [Mark Floyd](#)  
**Subject:** Re: Team Member Concern  
**Date:** Tuesday, [REDACTED] 4:58:07 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

---

I'm pretty sure [REDACTED] is gone. No concern if we wait until tomorrow.

(sent from mobile)

On [REDACTED], at 4:52 PM, Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)> wrote:

I've emailed Dave (20 mins ago) and will probably hear back soon; but how time sensitive is this? Is [REDACTED] here till 5:30 or already gone home for the day?

**Jack Galloway**  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

---

**From:** Suzanne Simms  
**Sent:** Tuesday, [REDACTED] 2:31 PM  
**To:** Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>; Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>  
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Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

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**Sent:** Tuesday, [REDACTED] 2:30 PM  
**To:** Armando Lopez; Jennifer Sievertsen; Mark Floyd; Jack Galloway; Suzanne



Simms

**Subject:** RE: Team Member Concern

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Chief Digital Officer  
Ramsey Solutions

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<image001.png>

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**From:** Jack Galloway

**Sent:** Tuesday, [REDACTED] 1:15 PM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

One thing we'd need to land on is severance. Call me a hard @\$\$; but I'm not sure we need to be quite as generous to a guy that had already gotten a girl pregnant when he started as we were with [REDACTED]. And he's literally been working here [REDACTED].

**Jack Galloway**  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

**From:** Jennifer Sievertsen

**Sent:** Tuesday, [REDACTED] 10:51 AM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>; Committee - HR <[HRCCommittee@daveramsey.com](mailto:HRCCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Let's email the details and determine if there's a reason to meet or not.

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:49 AM

**To:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Committee - HR <[HRCCommittee@daveramsey.com](mailto:HRCCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Yep! [REDACTED] and I will meet at lunch to gather additional detail. Should we meet prior to Thursday's HRC meeting or wait?

**Armando Lopez** | Executive Director of Human Resources  
**Ramsey Solutions**  
1749 Mallory Lane, Brentwood, TN 37027

T: 615.515.3223, ext. 5045 | M: 615.390.9368

[www.daveramsey.com](http://www.daveramsey.com)

<image002.png>

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---

**From:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:45 AM

**To:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Damn! EXACT same timeline and story!?

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>

**Sent:** Tuesday, [REDACTED] 11:44 AM

**To:** Armando Lopez; Committee - HR

**Subject:** Re: Team Member Concern

Well we have a template on how to handle I guess. When it rains, it pours!

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:43 AM

**To:** Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** FW: Team Member Concern

FYI - I will meet with [REDACTED] today! Crap...

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

1749 Mallory Lane, Brentwood, TN 37027

T: 615.515.3223, ext. 5045 | M: 615.390.9368

[www.daveramsey.com](http://www.daveramsey.com)

<image003.png>

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---

**From:** [REDACTED] >

**Date:** Tuesday, [REDACTED] at 10:31 AM

**To:** Eric Lackey <[EricL@daveramsey.com](mailto:EricL@daveramsey.com)>, Rick Perry  
<[Rick.Perry@daveramsey.com](mailto:Rick.Perry@daveramsey.com)>, Armando Lopez  
<[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Michael Finney  
<[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>, [REDACTED]  
[REDACTED] >

**Subject:** Team Member Concern

Gentlemen,

I wanted to let you all know about something that I just learned about in my one-on-one with [REDACTED] this morning.

He informed me that he and his wife are expecting their first child in [REDACTED]. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.

[REDACTED]

Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,

[REDACTED]

Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

**From:** [Michael Finney](#)  
**To:** [Jennifer Sievertsen](#); [Suzanne Simms](#); [Jack Galloway](#); [Armando Lopez](#); [Mark Floyd](#)  
**Subject:** Re: Team Member Concern  
**Date:** Wednesday, [REDACTED] 9:56:32 AM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

---

Not sure. Armando can you find out?

Also... sorry [@Suzanne Simms](#), I said "can" be there but I meant "will". ☺

---

**From:** Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>  
**Date:** Wednesday, [REDACTED] at 9:53 AM  
**To:** Michael Finney <Michael.Finney@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>, Jack Galloway <jack@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>  
**Subject:** Re: Team Member Concern

Is this guy and his wife on our insurance?

---

**From:** Michael Finney <Michael.Finney@daveramsey.com>  
**Date:** Wednesday, [REDACTED] at 9:51 AM  
**To:** Suzanne Simms <Suzannes@daveramsey.com>, Jack Galloway <jack@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Jen Sievertsen <jennifer.sievertsen@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>  
**Subject:** Re: Team Member Concern

I said I will be there, too!

---

**From:** Suzanne Simms <Suzannes@daveramsey.com>  
**Date:** Wednesday, [REDACTED] at 9:50 AM  
**To:** Michael Finney <Michael.Finney@daveramsey.com>, Jack Galloway <jack@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>  
**Subject:** Re: Team Member Concern

Finney, a board member has to be there.

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

**From:** Michael Finney <michael.finney@daveramsey.com>

**Sent:** Wednesday, [REDACTED] 9:49 AM

**To:** Jack Galloway; Suzanne Simms; Armando Lopez; Jennifer Sievertsen; Mark Floyd

**Subject:** Re: Team Member Concern

I think it should be [REDACTED] and [REDACTED]. I can be there, too. But I've never spoken to him outside of a quick meet and greet and my Fraps with Finney meeting. (It's my version of Wrap with Dave.)

I like your approach on the conversation.

---

**From:** Jack Galloway <jack@daveramsey.com>

**Date:** Wednesday, [REDACTED] at 9:45 AM

**To:** Suzanne Simms <Suzannes@daveramsey.com>, Michael Finney <Michael.Finney@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>

**Subject:** RE: Team Member Concern

Didn't hear back from Dave yesterday; but I don't expect any push back. So anytime after Dave replies:

- I will confirm with you guys by email
- Finney & [REDACTED] sound like the right pair to meet with him
- Armando will meet with him afterward

Sounds like he will be surprised for whatever reason. Here's my two cents. Instead of simply telling him "you broke the rules and you're fired", I would suggest asking him some questions when you meet with him. Things like:

- We talked about righteous living at least two times during the interview. There was no confusion. And based on the time line, you were violating the core value while you were agreeing to it...why?
- Based on the timeline, there's a reasonable chance you suspected or knew about the pregnancy and didn't talk about it?
- Why would you put all of us through this when you knew how we felt about it?

Jack Galloway  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

---

**From:** Suzanne Simms

**Sent:** Tuesday, [REDACTED] 2:31 PM

**To:** Michael Finney <Michael.Finney@daveramsey.com>; Armando Lopez <armando.lopez@daveramsey.com>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Mark Floyd <Mark.Floyd@daveramsey.com>; Jack Galloway <jack@daveramsey.com>

**Subject:** Re: Team Member Concern

Feels like he would've said all that by now...?!

I'm good with [REDACTED]

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Michael Finney <[michael.finney@daveramsey.com](mailto:michael.finney@daveramsey.com)>

**Sent:** Tuesday, [REDACTED] 2:30 PM

**To:** Armando Lopez; Jennifer Sievertsen; Mark Floyd; Jack Galloway; Suzanne Simms

**Subject:** RE: Team Member Concern

Wow. That didn't come out right.

- I'm sure we hire people who had sex before marriage all the time. We don't hold that against them.
- Maybe these two renewed their pledge to stay off each other after getting pregnant. (but I highly doubt it)

Again... I don't think it changes it. Does it? If he says he knows he screwed up and they talked about it and he told her dad and they talked with their pastor and and and..... would that change anything?

---

**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions

---

**From:** Michael Finney

**Sent:** Tuesday, [REDACTED] 2:26 PM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern



The only wrinkle in this whole thing is he got her pregnant before he started here. sure we hire people all the time to who kids out of wedlock.

My question would be would that change anything? I'm 99% sure that doesn't change things. But I had to call it out before we make the final decision.

---

**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions

---

**From:** Armando Lopez  
**Sent:** Tuesday, [REDACTED] 2:20 PM  
**To:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Cc:** Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Nothing new to report after meeting with [REDACTED]. Righteous living was discussed with [REDACTED] at interview and brought up at spousal lunch with [REDACTED] & his wife [REDACTED]. [REDACTED] showed up alone since he was not married and conversations were had to insure he understood our core value and stance.

[REDACTED] started with us on [REDACTED]. He makes \$55k

I'm leaning towards [REDACTED] which is what we offer people who opt out in 90 days. Thoughts?

**Armando Lopez** | Executive Director of Human Resources  
**Ramsey Solutions**  
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---

**From:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 1:17 PM

**To:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>, Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** Re: Team Member Concern

Yep – agree. It's the probationary period.

---

**From:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 1:16 PM

**To:** Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

Agree. Under 90 days makes me go really low. IMO, maybe 1-2 months tops.

---

**From:** Jack Galloway

**Sent:** Tuesday, [REDACTED] 1:15 PM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

One thing we'd need to land on is severance. Call me a hard @\$\$; but I'm not sure we need to be quite as generous to a guy that had already gotten a girl pregnant when he started as we were with [REDACTED]. And he's literally been working here [REDACTED].

**Jack Galloway**  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

---

**From:** Jennifer Sievertsen

**Sent:** Tuesday, [REDACTED] 10:51 AM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>; Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Let's email the details and determine if there's a reason to meet or not.

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 10:49 AM  
**To:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Yep! [REDACTED] and I will meet at lunch to gather additional detail. Should we meet prior to Thursday's HRC meeting or wait?

**Armando Lopez** | Executive Director of Human Resources  
**Ramsey Solutions**  
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---

**From:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 10:45 AM  
**To:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Damn! EXACT same timeline and story!?

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>  
**Sent:** Tuesday, [REDACTED] 11:44 AM  
**To:** Armando Lopez; Committee - HR

**Subject:** Re: Team Member Concern

Well we have a template on how to handle I guess. When it rains, it pours!

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:43 AM

**To:** Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** FW: Team Member Concern

FYI - I will meet with [REDACTED] today! Crap...

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

1749 Mallory Lane, Brentwood, TN 37027

T: 615.515.3223, ext. 5045 | M: 615.390.9368

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---

**From:** [REDACTED] >

**Date:** Tuesday, [REDACTED] at 10:31 AM

**To:** Eric Lackey <[EricL@daveramsey.com](mailto:EricL@daveramsey.com)>, Rick Perry <[Rick.Perry@daveramsey.com](mailto:Rick.Perry@daveramsey.com)>,

Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Michael Finney

<[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>, [REDACTED]

[REDACTED] >

**Subject:** Team Member Concern

Gentlemen,

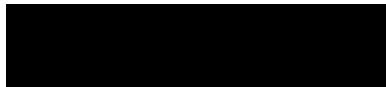
I wanted to let you all know about something that I just learned about in my one-on-one with [REDACTED] this morning.

He informed me that he and his wife are expecting their first child in [REDACTED]. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.



Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,



Ramsey Solutions

[www.daveramsey.com](http://www.daveramsey.com)

**From:** [Armando Lopez](#)  
**To:** [Committee - HR](#)  
**Subject:** FW: Team Member Concern  
**Date:** Tuesday, [REDACTED] 10:43:05 AM  
**Attachments:** [image001.png](#)

---

FYI - I will meet with [REDACTED] today! Crap...

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

1749 Mallory Lane, Brentwood, TN 37027

T: 615.515.3223, ext. 5045 | M: 615.390.9368

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---

**From:** [REDACTED] >  
**Date:** Tuesday, [REDACTED] at 10:31 AM  
**To:** Eric Lackey <EricL@daveramsey.com>, Rick Perry <Rick.Perry@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Michael Finney <Michael.Finney@daveramsey.com>, [REDACTED]  
[REDACTED] >  
**Subject:** Team Member Concern

Gentlemen,

I wanted to let you all know about something that I just learned about in my one-on-one with [REDACTED] this morning.

He informed me that he and his wife are expecting their first child in [REDACTED]. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.

[REDACTED]

Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,



Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

**From:** [Armando Lopez](#)  
**To:** [Michael Finney](#); [Committee - HR](#)  
**Subject:** Re: [REDACTED]  
**Date:** Wednesday, [REDACTED] 4:52:57 PM  
**Attachments:** [image001.png](#)

---

It was a hard one, he made no excuses and owned his mistake. There were tears and prayers and we ended in a good place. We offered help in finding employment, but he is beginning with two companies that he was in process with when we offered. Both of those companies had also offered and [REDACTED] has already texted a few of his contacts and has few interested in speaking to him.

Armando

**Armando Lopez** | Executive Director of Human Resources  
**Ramsey Solutions**  
1749 Mallory Lane, Brentwood, TN 37027  
T: 615.515.3223, ext. 5045 | M: 615.390.9368  
[www.daveramsey.com](http://www.daveramsey.com)

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---

**From:** Michael Finney <Michael.Finney@daveramsey.com>  
**Date:** Wednesday, [REDACTED] at 3:40 PM  
**To:** Committee - HR <HRCommittee@daveramsey.com>  
**Subject:** [REDACTED]

[REDACTED], [REDACTED] and I sat down with [REDACTED] It was a tough one.

When he was interviewing he did not know that his girlfriend was pregnant. After they found out, they made plans to get married and, in his words, "do the right thing." He talked about how he knows he messed up and how thankful he has been to the families and his church that are helping them walk this out the right way.

He was surprised that we were letting him go. He felt like getting married and making the lifelong commitment would be the right thing to do. In the end, though, he said he understood that we have to be consistent with what we say. There were quite a few tears but he's going to be alright. He's a good kid.



██████ did a great job of letting █████ open the conversation. █████ also did a good job delivering the bad news to █████ They are with Armando now.

---

**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions

**From:** [Jack Galloway](#)  
**To:** [Jennifer Sievertsen](#); [Armando Lopez](#); [Suzanne Simms](#); [Committee - HR](#)  
**Subject:** RE: Team Member Concern  
**Date:** Tuesday, [REDACTED] 12:42:03 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)

---

This guy hasn't even passed his 90 days yet. [REDACTED] In fact, they were two months prego when he started. People...

**Jack Galloway**  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

**From:** Jack Galloway  
**Sent:** Tuesday, [REDACTED] 12:36 PM  
**To:** Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Armando Lopez <armando.lopez@daveramsey.com>; Suzanne Simms <Suzannes@daveramsey.com>; Committee - HR <HRCommittee@daveramsey.com>  
**Subject:** RE: Team Member Concern

(sigh)

**Jack Galloway**  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

**From:** Jennifer Sievertsen  
**Sent:** Tuesday, [REDACTED] 10:51 AM  
**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>; Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Let's email the details and determine if there's a reason to meet or not.

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 10:49 AM  
**To:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** Re: Team Member Concern

**From:** [Michael Finney](#)  
**To:** [Committee - HR](#)  
**Subject:** [REDACTED]  
**Date:** Wednesday, [REDACTED] 3:40:36 PM

---

[REDACTED], [REDACTED] and I sat down with [REDACTED] It was a tough one.

When he was interviewing he did not know that his girlfriend was pregnant. After they found out, they made plans to get married and, in his words, "do the right thing." He talked about how he knows he messed up and how thankful he has been to the families and his church that are helping them walk this out the right way.

He was surprised that we were letting him go. He felt like getting married and making the lifelong commitment would be the right thing to do. In the end, though, he said he understood that we have to be consistent with what we say. There were quite a few tears but he's going to be alright. He's a good kid.

[REDACTED] did a great job of letting [REDACTED] open the conversation. [REDACTED] also did a good job delivering the bad news to [REDACTED] They are with Armando now.

---

**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions

**From:** [Armando Lopez](#)  
**To:** [Committee - HR](#)  
**Subject:** FW: Team Member Concern  
**Date:** Tuesday, [REDACTED] 10:43:08 AM  
**Attachments:** [image001.png](#)

---

FYI - I will meet with [REDACTED] today! Crap...

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

1749 Mallory Lane, Brentwood, TN 37027

T: 615.515.3223, ext. 5045 | M: 615.390.9368

[www.daveramsey.com](http://www.daveramsey.com)

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---

**From:** [REDACTED] >  
**Date:** Tuesday, [REDACTED] at 10:31 AM  
**To:** Eric Lackey <EricL@daveramsey.com>, Rick Perry <Rick.Perry@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Michael Finney <Michael.Finney@daveramsey.com>, [REDACTED]  
[REDACTED] >  
**Subject:** Team Member Concern

Gentlemen,

I wanted to let you all know about something that I just learned about in my one-on-one with [REDACTED] [REDACTED] this morning.

He informed me that he and his wife are expecting their first child in [REDACTED]. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.

[REDACTED]

Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,



Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

**From:** [Jack Galloway](#)  
**To:** [Armando Lopez](#); [Michael Finney](#)  
**Cc:** [Suzanne Simms](#); [Jennifer Sievertsen](#); [Mark Floyd](#)  
**Subject:** RE: Team Member Concern  
**Date:** Tuesday, [REDACTED] 5:03:33 PM  
**Attachments:** [image001.png](#)

---

OK

Jack Galloway  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

---

**From:** Armando Lopez  
**Sent:** Tuesday, [REDACTED] 5:02 PM  
**To:** Michael Finney <Michael.Finney@daveramsey.com>; Jack Galloway <jack@daveramsey.com>  
**Cc:** Suzanne Simms <Suzannes@daveramsey.com>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Mark Floyd <Mark.Floyd@daveramsey.com>  
**Subject:** Re: Team Member Concern

I don't think this is time sensitive... different than [REDACTED] in that the leader did not stop to say this is a concern and I'm taking higher for a decision. In other words [REDACTED] doesn't even think there is a problem as of now.

That said I think we have time

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---

**From:** Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 4:58 PM

**To:** Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>

**Cc:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>

**Subject:** Re: Team Member Concern

I'm pretty sure [REDACTED] is gone. No concern if we wait until tomorrow.

(sent from mobile)

On [REDACTED], at 4:52 PM, Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)> wrote:

I've emailed Dave (20 mins ago) and will probably hear back soon; but how time sensitive is this? Is [REDACTED] here till 5:30 or already gone home for the day?

**Jack Galloway**  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

---

**From:** Suzanne Simms

**Sent:** Tuesday, [REDACTED] 2:31 PM

**To:** Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>; Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>

**Subject:** Re: Team Member Concern

Feels like he would've said all that by now...?!

I'm good with [REDACTED].

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Michael Finney <[michael.finney@daveramsey.com](mailto:michael.finney@daveramsey.com)>

**Sent:** Tuesday, [REDACTED] 2:30 PM

**To:** Armando Lopez; Jennifer Sievertsen; Mark Floyd; Jack Galloway; Suzanne

Simms

**Subject:** RE: Team Member Concern

Wow. That didn't come out right.

- I'm sure we hire people who had sex before marriage all the time. We don't hold that against them.
- Maybe these two renewed their pledge to stay off each other after getting pregnant. (but I highly doubt it)

Again... I don't think it changes it. Does it? If he says he knows he screwed up and they talked about it and he told her dad and they talked with their pastor and and and..... would that change anything?

---

**Michael Finney**

Chief Digital Officer  
Ramsey Solutions

---

**From:** Michael Finney

**Sent:** Tuesday, [REDACTED] 2:26 PM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

The only wrinkle in this whole thing is he got her pregnant before he started here. sure we hire people all the time to who kids out of wedlock.

My question would be would that change anything? I'm 99% sure that doesn't change things. But I had to call it out before we make the final decision.

---

**Michael Finney**

Chief Digital Officer  
Ramsey Solutions

---

**From:** Armando Lopez

**Sent:** Tuesday, [REDACTED] 2:20 PM

**To:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne



Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Cc:** Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>

**Subject:** Re: Team Member Concern

Nothing new to report after meeting with [REDACTED]. Righteous living was discussed with [REDACTED] at interview and brought up at spousal lunch with [REDACTED] & his wife [REDACTED]. [REDACTED] showed up alone since he was not married and conversations were had to insure he understood our core value and stance.

[REDACTED] started with us on [REDACTED]. He makes \$55k

I'm leaning towards [REDACTED] which is what we offer people who opt out in 90 days. Thoughts?

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

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[www.daveramsey.com](http://www.daveramsey.com)

<image001.png>

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---

**From:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 1:17 PM

**To:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>, Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** Re: Team Member Concern

Yep – agree. It's the probationary period.

---

**From:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 1:16 PM

**To:** Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

Agree. Under 90 days makes me go really low. IMO, maybe 1-2 months tops.

**From:** Jack Galloway

**Sent:** Tuesday, [REDACTED] 1:15 PM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

One thing we'd need to land on is severance. Call me a hard @\$\$; but I'm not sure we need to be quite as generous to a guy that had already gotten a girl pregnant when he started as we were with [REDACTED]. And he's literally been working here [REDACTED].

**Jack Galloway**  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

**From:** Jennifer Sievertsen

**Sent:** Tuesday, [REDACTED] 10:51 AM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>; Committee - HR <[HRCCommittee@daveramsey.com](mailto:HRCCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Let's email the details and determine if there's a reason to meet or not.

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:49 AM

**To:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Committee - HR <[HRCCommittee@daveramsey.com](mailto:HRCCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Yep! [REDACTED] and I will meet at lunch to gather additional detail. Should we meet prior to Thursday's HRC meeting or wait?

**Armando Lopez** | Executive Director of Human Resources  
**Ramsey Solutions**  
1749 Mallory Lane, Brentwood, TN 37027

T: 615.515.3223, ext. 5045 | M: 615.390.9368

[www.daveramsey.com](http://www.daveramsey.com)

<image002.png>

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---

**From:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:45 AM

**To:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Damn! EXACT same timeline and story!?

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>

**Sent:** Tuesday, [REDACTED] 11:44 AM

**To:** Armando Lopez; Committee - HR

**Subject:** Re: Team Member Concern

Well we have a template on how to handle I guess. When it rains, it pours!

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:43 AM

**To:** Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** FW: Team Member Concern

FYI - I will meet with [REDACTED] today! Crap...

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

1749 Mallory Lane, Brentwood, TN 37027

T: 615.515.3223, ext. 5045 | M: 615.390.9368

[www.daveramsey.com](http://www.daveramsey.com)

<image003.png>

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---

**From:** [REDACTED] >

**Date:** Tuesday, [REDACTED] at 10:31 AM

**To:** Eric Lackey <[EricL@daveramsey.com](mailto:EricL@daveramsey.com)>, Rick Perry  
<[Rick.Perry@daveramsey.com](mailto:Rick.Perry@daveramsey.com)>, Armando Lopez  
<[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Michael Finney  
<[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>, [REDACTED]  
[REDACTED] >

**Subject:** Team Member Concern

Gentlemen,

I wanted to let you all know about something that I just learned about in my one-on-one with [REDACTED] this morning.

He informed me that he and his wife are expecting their first child in [REDACTED]. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.

[REDACTED]

Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,

[REDACTED]

Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

**From:** [Jack Galloway](#)  
**To:** [Jennifer Sievertsen](#); [Armando Lopez](#); [Suzanne Simms](#); [Committee - HR](#)  
**Subject:** RE: Team Member Concern  
**Date:** Tuesday, [REDACTED] 12:42:03 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)

---

This guy hasn't even passed his 90 days yet. [REDACTED] In fact, they were two months prego when he started. People...

**Jack Galloway**  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

**From:** Jack Galloway  
**Sent:** Tuesday, [REDACTED] 12:36 PM  
**To:** Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Armando Lopez <armando.lopez@daveramsey.com>; Suzanne Simms <Suzannes@daveramsey.com>; Committee - HR <HRCommittee@daveramsey.com>  
**Subject:** RE: Team Member Concern

(sigh)

**Jack Galloway**  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

**From:** Jennifer Sievertsen  
**Sent:** Tuesday, [REDACTED] 10:51 AM  
**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>; Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Let's email the details and determine if there's a reason to meet or not.

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 10:49 AM  
**To:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Yep! [REDACTED] and I will meet at lunch to gather additional detail. Should we meet prior to Thursday's HRC meeting or wait?

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

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**From:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:45 AM

**To:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Damn! EXACT same timeline and story!?

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

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**Sent:** Tuesday, [REDACTED] 11:44 AM

**To:** Armando Lopez; Committee - HR

**Subject:** Re: Team Member Concern

Well we have a template on how to handle I guess. When it rains, it pours!

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:43 AM

**To:** Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** FW: Team Member Concern

FYI - I will meet with [REDACTED] today! Crap...

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

1749 Mallory Lane, Brentwood, TN 37027

T: 615.515.3223, ext. 5045 | M: 615.390.9368

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---

**From:** [REDACTED]  
**Date:** Tuesday, [REDACTED] at 10:31 AM  
**To:** Eric Lackey <[EricL@daveramsey.com](mailto:EricL@daveramsey.com)>, Rick Perry <[Rick.Perry@daveramsey.com](mailto:Rick.Perry@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>, [REDACTED] <[REDACTED]>  
**Subject:** Team Member Concern

Gentlemen,

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He informed me that he and his wife are expecting their first child in [REDACTED]. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.

[REDACTED]

Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,



Ramsey Solutions

[www.daveramsey.com](http://www.daveramsey.com)



**From:** [Jack Galloway](#)  
**To:** [Suzanne Simms](#); [Michael Finney](#); [Armando Lopez](#); [Jennifer Sievertsen](#); [Mark Floyd](#)  
**Subject:** RE: Team Member Concern  
**Date:** Tuesday, [REDACTED] 4:52:25 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

---

I've emailed Dave (20 mins ago) and will probably hear back soon; but how time sensitive is this? Is [REDACTED] here till 5:30 or already gone home for the day?

**Jack Galloway**  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

---

**From:** Suzanne Simms  
**Sent:** Tuesday, [REDACTED] 2:31 PM  
**To:** Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>; Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Feels like he would've said all that by now...?!

I'm good with [REDACTED].

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Michael Finney <[michael.finney@daveramsey.com](mailto:michael.finney@daveramsey.com)>  
**Sent:** Tuesday, [REDACTED] 2:30 PM  
**To:** Armando Lopez; Jennifer Sievertsen; Mark Floyd; Jack Galloway; Suzanne Simms  
**Subject:** RE: Team Member Concern

Wow. That didn't come out right.

- I'm sure we hire people who had sex before marriage all the time. We don't hold that against them.
- Maybe these two renewed their pledge to stay off each other after getting pregnant. (but I highly doubt it)

Again... I don't think it changes it. Does it? If he says he knows he screwed up and they talked about it and he told her dad and they talked with their pastor and and and..... would that change anything?

---

**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions

**From:** Michael Finney  
**Sent:** Tuesday, [REDACTED] 2:26 PM  
**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Subject:** RE: Team Member Concern

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Chief Digital Officer  
Ramsey Solutions

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**Sent:** Tuesday, [REDACTED] 2:20 PM  
**To:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Cc:** Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>  
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[REDACTED] started with us on [REDACTED]. He makes \$55k

I'm leaning towards [REDACTED] which is what we offer people who opt out in 90 days. Thoughts?

**Armando Lopez** | Executive Director of Human Resources

## Ramsey Solutions

1749 Mallory Lane, Brentwood, TN 37027

T: 615.515.3223, ext. 5045 | M: 615.390.9368

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**From:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 1:17 PM

**To:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>, Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** Re: Team Member Concern

Yep – agree. It’s the probationary period.

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**From:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 1:16 PM

**To:** Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

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**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

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Jack Galloway  
Executive Vice President  
Ramsey Solutions  
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**Sent:** Tuesday, [REDACTED] 10:51 AM  
**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>; Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** Re: Team Member Concern

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**From:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 10:45 AM  
**To:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Armando Lopez

<[armando\\_lopez@daveramsey.com](mailto:armando_lopez@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Damn! EXACT same timeline and story!?

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>

**Sent:** Tuesday, [REDACTED] 11:44 AM

**To:** Armando Lopez; Committee - HR

**Subject:** Re: Team Member Concern

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**From:** Armando Lopez <[armando\\_lopez@daveramsey.com](mailto:armando_lopez@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:43 AM

**To:** Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** FW: Team Member Concern

FYI - I will meet with [REDACTED] today! Crap...

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**From:** [REDACTED] >

**Date:** Tuesday, [REDACTED] at 10:31 AM

**To:** Eric Lackey <[EricL@daveramsey.com](mailto:EricL@daveramsey.com)>, Rick Perry <[Rick.Perry@daveramsey.com](mailto:Rick.Perry@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>, [REDACTED]  
[REDACTED]>

**Subject:** Team Member Concern

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He informed me that he and his wife are expecting their first child in [REDACTED]. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.

[REDACTED]

Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,

[REDACTED]

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**From:** [Michael Finney](#)  
**To:** [Armando Lopez](#); [Jennifer Sievertsen](#); [Mark Floyd](#); [Jack Galloway](#); [Suzanne Simms](#)  
**Subject:** RE: Team Member Concern  
**Date:** Tuesday, [REDACTED] 2:25:46 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

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Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

**From:** Jennifer Sievertsen  
**Sent:** Tuesday, [REDACTED] 10:51 AM



**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>; Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
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EVP, Consumer Division  
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**Sent:** Tuesday, [REDACTED] 11:44 AM

**To:** Armando Lopez; Committee - HR

**Subject:** Re: Team Member Concern

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**Subject:** FW: Team Member Concern

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Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Michael Finney

<[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>, [REDACTED]

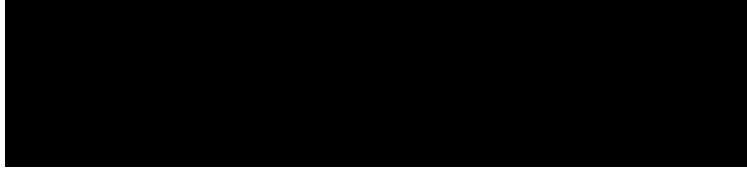
[REDACTED] >

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**From:** [Mark Floyd](#)  
**To:** [Jack Galloway](#); [Armando Lopez](#); [Jennifer Sievertsen](#); [Suzanne Simms](#)  
**Subject:** RE: Team Member Concern  
**Date:** Tuesday, [REDACTED] 1:16:44 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)

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EVP, Consumer Division

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**From:** [REDACTED] >

**Date:** Tuesday, [REDACTED] at 10:31 AM

**To:** Eric Lackey <[EricL@daveramsey.com](mailto:EricL@daveramsey.com)>, Rick Perry <[Rick.Perry@daveramsey.com](mailto:Rick.Perry@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>, [REDACTED]  
[REDACTED]

**Subject:** Team Member Concern

Gentlemen,

I wanted to let you all know about something that I just learned about in my one-on-one with [REDACTED] this morning.

He informed me that he and his wife are expecting their first child in [REDACTED]. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.

[REDACTED]

Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,

[REDACTED]



Ramsey Solutions

[www.daveramsey.com](http://www.daveramsey.com)

**From:** [Jack Galloway](#)  
**To:** [Suzanne Simms](#); [Michael Finney](#); [Armando Lopez](#); [Jennifer Sievertsen](#); [Mark Floyd](#)  
**Subject:** RE: Team Member Concern  
**Date:** Tuesday, [REDACTED] 4:17:53 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

---

Agreed. He would've mentioned it. And unless that was the case, it means they were sleeping together WHILE we were having the righteous living talks with them.

I'll let Dave know.

**Jack Galloway**  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

---

**From:** Suzanne Simms  
**Sent:** Tuesday, [REDACTED] 2:31 PM  
**To:** Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>; Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Feels like he would've said all that by now...?!

I'm good with [REDACTED].

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Michael Finney <[michael.finney@daveramsey.com](mailto:michael.finney@daveramsey.com)>  
**Sent:** Tuesday, [REDACTED] 2:30 PM  
**To:** Armando Lopez; Jennifer Sievertsen; Mark Floyd; Jack Galloway; Suzanne Simms  
**Subject:** RE: Team Member Concern

Wow. That didn't come out right.

- I'm sure we hire people who had sex before marriage all the time. We don't hold that against them.
- Maybe these two renewed their pledge to stay off each other after getting pregnant. (but I



highly doubt it)

Again... I don't think it [REDACTED] is it? If he says he knows he screwed up and they talked about it and he told her dad and they talked with their pastor and and and..... would that change anything?

**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions  
[REDACTED]

---

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**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Subject:** RE: Team Member Concern

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**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions  
[REDACTED]

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**To:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Cc:** Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>  
**Subject:** Re: Team Member Concern

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[REDACTED] started with us on [REDACTED]. He makes \$55k

I'm leaning towards [REDACTED] what we offer people who opt out in 90 days. Thoughts?

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

1749 Mallory Lane, Brentwood, TN 37027

T: 615.515.3223, ext. 5045 | M: 615.390.9368

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**From:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 1:17 PM  
**To:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>, Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Yep – agree. It’s the probationary period.

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**Date:** Tuesday, [REDACTED] at 1:16 PM  
**To:** Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
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**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Subject:** RE: Team Member Concern

One thing we’d need to land on is severance. Call me a hard @\$\$; but I’m not sure we

need to be quite as generous to a guy that had already gotten a girl pregnant when he started as we were with [REDACTED]. And he's literally been working here [REDACTED].

**Jack Galloway**  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

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**Sent:** Tuesday, [REDACTED] 10:51 AM  
**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>; Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Let's email the details and determine if there's a reason to meet or not.

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 10:49 AM  
**To:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Yep! [REDACTED] and I will meet at lunch to gather additional detail. Should we meet prior to Thursday's HRC meeting or wait?

**Armando Lopez** | Executive Director of Human Resources  
**Ramsey Solutions**  
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**From:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:45 AM

**To:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Damn! EXACT same timeline and story!?

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>

**Sent:** Tuesday, [REDACTED] 11:44 AM

**To:** Armando Lopez; Committee - HR

**Subject:** Re: Team Member Concern

Well we have a template on how to handle I guess. When it rains, it pours!

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:43 AM

**To:** Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** FW: Team Member Concern

FYI - I will meet with [REDACTED] today! Crap...

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

1749 Mallory Lane, Brentwood, TN 37027

T: 615.515.3223, ext. 5045 | M: 615.390.9368

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**From:** [REDACTED] >

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**To:** Eric Lackey <[EricL@daveramsey.com](mailto:EricL@daveramsey.com)>, Rick Perry <[Rick.Perry@daveramsey.com](mailto:Rick.Perry@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>, [REDACTED] >

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He informed me that he and his wife are expecting their first child in [REDACTED]. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.

[REDACTED]

Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

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[REDACTED]

Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

**From:** [Jack Galloway](#)  
**To:** [Jennifer Sievertsen](#)  
**Subject:** RE: Team Member Concern  
**Date:** Tuesday, [REDACTED] 4:19:51 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

---

cool

Jack Galloway  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

---

**From:** Jennifer Sievertsen  
**Sent:** Tuesday, [REDACTED] 4:19 PM  
**To:** Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>  
**Subject:** Re: Team Member Concern

FYI – I gave Dave a heads up in my meeting with him since this email came across right then. Still let him know what we’re recommending but he already is aware there’s a team member who’s been here 5 minutes that did this.

---

**From:** Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 4:17 PM  
**To:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>, Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>  
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Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

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**Sent:** Tuesday, [REDACTED] 2:31 PM

**To:** Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>; Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>

**Subject:** Re: Team Member Concern

Feels like he would've said all that by now...?!

I'm good with [REDACTED].

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Michael Finney <[michael.finney@daveramsey.com](mailto:michael.finney@daveramsey.com)>

**Sent:** Tuesday, [REDACTED] 2:30 PM

**To:** Armando Lopez; Jennifer Sievertsen; Mark Floyd; Jack Galloway; Suzanne Simms

**Subject:** RE: Team Member Concern

Wow. That didn't come out right.

- I'm sure we hire people who had sex before marriage all the time. We don't hold that against them.
- Maybe these two renewed their pledge to stay off each other after getting pregnant. (but I highly doubt it)

Again... I don't think it changes it. Does it? If he says he knows he screwed up and they talked about it and he told her dad and they talked with their pastor and and and..... would that change anything?

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**Michael Finney**

Chief Digital Officer  
Ramsey Solutions

---

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**Cc:** Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>  
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[REDACTED] started with us on [REDACTED]. He makes \$55k

I'm leaning towards [REDACTED] which is what we offer people who opt out in 90 days. Thoughts?

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**Subject:** Re: Team Member Concern

Yep – agree. It’s the probationary period.

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Damn! EXACT same timeline and story!?

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

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**Sent:** Tuesday, [REDACTED] 11:44 AM  
**To:** Armando Lopez; Committee - HR  
**Subject:** Re: Team Member Concern

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**Subject:** FW: Team Member Concern

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**Date:** Tuesday, [REDACTED] at 10:31 AM

**To:** Eric Lackey <[EricL@daveramsey.com](mailto:EricL@daveramsey.com)>, Rick Perry <[Rick.Perry@daveramsey.com](mailto:Rick.Perry@daveramsey.com)>,

Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Michael Finney

<[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>, [REDACTED]

[REDACTED] >


**Subject:** Team Member Concern

Gentlemen,

I wanted to let you all know about something that I just learned about in my one-on-one with [REDACTED] this morning.

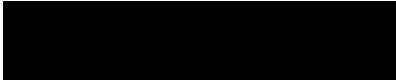
He informed me that he and his wife are expecting their first child in [REDACTED]. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.

[REDACTED]



Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,



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[www.daveramsey.com](http://www.daveramsey.com)

**From:** [Michael Finney](#)  
**To:** [Armando Lopez](#); [Jennifer Sievertsen](#); [Mark Floyd](#); [Jack Galloway](#); [Suzanne Simms](#)  
**Subject:** RE: Team Member Concern  
**Date:** Tuesday, [REDACTED] 2:30:34 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

---

Wow. That didn't come out right.

- I'm sure we hire people who had sex before marriage all the time. We don't hold that against them.
- Maybe these two renewed their pledge to stay off each other after getting pregnant. (but I highly doubt it)

Again... I don't think it changes it. Does it? If he says he knows he screwed up and they talked about it and he told her dad and they talked with their pastor and and and..... would that change anything?

---

**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions

---

**From:** Michael Finney  
**Sent:** Tuesday, [REDACTED] 2:26 PM  
**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Subject:** RE: Team Member Concern

The only wrinkle in this whole thing is he got her pregnant before he started here. sure we hire people all the time to who kids out of wedlock.

My question would be would that change anything? I'm 99% sure that doesn't change things. But I had to call it out before we make the final decision.

---

**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions

---

**From:** Armando Lopez  
**Sent:** Tuesday, [REDACTED] 2:20 PM  
**To:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd

<[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Cc:** Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>

**Subject:** Re: Team Member Concern

Nothing new to report after meeting with [REDACTED]. Righteous living was discussed with [REDACTED] at interview and brought up at spousal lunch with [REDACTED] & his wife [REDACTED]. [REDACTED] showed up alone since he was not married and conversations were had to insure he understood our core value and stance.

[REDACTED] started with us on [REDACTED]. He makes \$55k

I'm leaning towards [REDACTED] which is what we offer people who opt out in 90 days. Thoughts?

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

1749 Mallory Lane, Brentwood, TN 37027

T: 615.515.3223, ext. 5045 | M: 615.390.9368

[www.daveramsey.com](http://www.daveramsey.com)

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---

**From:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 1:17 PM

**To:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>, Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** Re: Team Member Concern

Yep – agree. It's the probationary period.

---

**From:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 1:16 PM

**To:** Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

Agree. Under 90 days makes me go really low. IMO, maybe 1-2 months tops.

**From:** Jack Galloway

**Sent:** Tuesday, [REDACTED] 1:15 PM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

One thing we'd need to land on is severance. Call me a hard @\$\$; but I'm not sure we need to be quite as generous to a guy that had already gotten a girl pregnant when he started as we were with [REDACTED]. And he's literally been working here [REDACTED].

**Jack Galloway**  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

**From:** Jennifer Sievertsen

**Sent:** Tuesday, [REDACTED] 10:51 AM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>; Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Let's email the details and determine if there's a reason to meet or not.

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:49 AM

**To:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Yep! [REDACTED] and I will meet at lunch to gather additional detail. Should we meet prior to Thursday's HRC meeting or wait?

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

1749 Mallory Lane, Brentwood, TN 37027

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**From:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 10:45 AM  
**To:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Damn! EXACT same timeline and story!?

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>  
**Sent:** Tuesday, [REDACTED] 11:44 AM  
**To:** Armando Lopez; Committee - HR  
**Subject:** Re: Team Member Concern

Well we have a template on how to handle I guess. When it rains, it pours!

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 10:43 AM  
**To:** Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** FW: Team Member Concern

FYI - I will meet with [REDACTED] today! Crap...

**Armando Lopez** | Executive Director of Human Resources  
**Ramsey Solutions**  
1749 Mallory Lane, Brentwood, TN 37027  
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---

**From:** [REDACTED] >  
**Date:** Tuesday, [REDACTED] at 10:31 AM  
**To:** Eric Lackey <[EricL@daveramsey.com](mailto:EricL@daveramsey.com)>, Rick Perry <[Rick.Perry@daveramsey.com](mailto:Rick.Perry@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>, [REDACTED]  
[REDACTED]  
**Subject:** Team Member Concern

Gentlemen,

I wanted to let you all know about something that I just learned about in my one-on-one with [REDACTED] this morning.

He informed me that he and his wife are expecting their first child in [REDACTED]. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.

[REDACTED]

Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,

[REDACTED]

Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

**From:** [Jack Galloway](#)  
**To:** [Armando Lopez](#); [Jack Galloway](#); [Jennifer Sievertsen](#); [Mark Floyd](#); [Suzanne Simms](#)  
**Subject:** RE: Team Member Concern  
**Date:** Tuesday, [REDACTED] 1:15:04 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)

---

One thing we'd need to land on is severance. Call me a hard @\$\$; but I'm not sure we need to be quite as generous to a guy that had already gotten a girl pregnant when he started as we were with [REDACTED]. And he's literally been working here [REDACTED].

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Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

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**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>; Committee - HR <[HRCCommittee@daveramsey.com](mailto:HRCCommittee@daveramsey.com)>  
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**Subject:** Re: Team Member Concern

Damn! EXACT same timeline and story!?

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

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**Sent:** Tuesday, [REDACTED] 11:44 AM  
**To:** Armando Lopez; Committee - HR  
**Subject:** Re: Team Member Concern

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---

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**To:** Eric Lackey <[EricL@daveramsey.com](mailto:EricL@daveramsey.com)>, Rick Perry <[Rick.Perry@daveramsey.com](mailto:Rick.Perry@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>, [REDACTED]  
[REDACTED]  
**Subject:** Team Member Concern

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He informed me that he and his wife are expecting their first child in [REDACTED]. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.

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Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,

[REDACTED]

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[www.daveramsey.com](http://www.daveramsey.com)

**From:** [Jack Galloway](#)  
**To:** [Jennifer Sievertsen](#); [Armando Lopez](#); [Suzanne Simms](#); [Committee - HR](#)  
**Subject:** RE: Team Member Concern  
**Date:** Tuesday, [REDACTED] 12:35:42 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)

---

(sigh)

**Jack Galloway**  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

---

**From:** Jennifer Sievertsen  
**Sent:** Tuesday, [REDACTED] 10:51 AM  
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**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 10:49 AM  
**To:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Committee - HR <[HRCCommittee@daveramsey.com](mailto:HRCCommittee@daveramsey.com)>  
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Damn! EXACT same timeline and story!?

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

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**Subject:** Team Member Concern

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[REDACTED]

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[REDACTED]  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

**From:** [Jack Galloway](#)  
**To:** [Suzanne Simms](#); [Michael Finney](#); [Armando Lopez](#); [Jennifer Sievertsen](#); [Mark Floyd](#)  
**Subject:** RE: Team Member Concern  
**Date:** Wednesday, [REDACTED] 9:45:13 AM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

---

Didn't hear back from Dave yesterday; but I don't expect any push back. So anytime after Dave replies:

- I will confirm with you guys by email
- Finney & [REDACTED] sound like the right pair to meet with him
- Armando will meet with him afterward

Sounds like he will be surprised for whatever reason. Here's my two cents. Instead of simply telling him "you broke the rules and you're fired", I would suggest asking him some questions when you meet with him. Things like:

- We talked about righteous living at least two times during the interview. There was no confusion. And based on the time line, you were violating the core value while you were agreeing to it...why?
- Based on the timeline, there's a reasonable chance you suspected or knew about the pregnancy and didn't talk about it?
- Why would you put all of us through this when you knew how we felt about it?

Jack Galloway  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

**From:** Suzanne Simms  
**Sent:** Tuesday, [REDACTED] 2:31 PM  
**To:** Michael Finney <Michael.Finney@daveramsey.com>; Armando Lopez <armando.lopez@daveramsey.com>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Mark Floyd <Mark.Floyd@daveramsey.com>; Jack Galloway <jack@daveramsey.com>  
**Subject:** Re: Team Member Concern

Feels like he would've said all that by now...?!

I'm good with [REDACTED].

Suzanne Simms  
EVP, Consumer Division



Ramsey Solutions

---

**From:** Michael Finney <[michael.finney@daveramsey.com](mailto:michael.finney@daveramsey.com)>

**Sent:** Tuesday, [REDACTED] 2:30 PM

**To:** Armando Lopez; Jennifer Sievertsen; Mark Floyd; Jack Galloway; Suzanne Simms

**Subject:** RE: Team Member Concern

Wow. That didn't come out right.

- I'm sure we hire people who had sex before marriage all the time. We don't hold that against them.
- Maybe these two renewed their pledge to stay off each other after getting pregnant. (but I highly doubt it)

Again... I don't think it changes it. Does it? If he says he knows he screwed up and they talked about it and he told her dad and they talked with their pastor and and and..... would that change anything?

---

**Michael Finney**

Chief Digital Officer

Ramsey Solutions

---

**From:** Michael Finney

**Sent:** Tuesday, [REDACTED] 2:26 PM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

The only wrinkle in this whole thing is he got her pregnant before he started here. sure we hire people all the time to who kids out of wedlock.

My question would be would that change anything? I'm 99% sure that doesn't change things. But I had to call it out before we make the final decision.

---

**Michael Finney**

Chief Digital Officer

Ramsey Solutions

---

**From:** Armando Lopez

**Sent:** Tuesday, [REDACTED] 2:20 PM

**To:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Cc:** Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>

**Subject:** Re: Team Member Concern

Nothing new to report after meeting with [REDACTED]. Righteous living was discussed with [REDACTED] at interview and brought up at spousal lunch with [REDACTED] & his wife [REDACTED]. [REDACTED] showed up alone since he was not married and conversations were had to insure he understood our core value and stance.

[REDACTED] started with us on [REDACTED]. He makes \$55k

I'm leaning towards [REDACTED] which is what we offer people who opt out in 90 days. Thoughts?

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

1749 Mallory Lane, Brentwood, TN 37027

T: 615.515.3223, ext. 5045 | M: 615.390.9368

[www.daveramsey.com](http://www.daveramsey.com)

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---

**From:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 1:17 PM

**To:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>, Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** Re: Team Member Concern

Yep – agree. It's the probationary period.

---

**From:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 1:16 PM

**To:** Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez

<[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

Agree. Under 90 days makes me go really low. IMO, maybe 1-2 months tops.

---

**From:** Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>  
**Sent:** Tuesday, [REDACTED] 1:15 PM  
**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Subject:** RE: Team Member Concern

One thing we'd need to land on is severance. Call me a hard @\$\$; but I'm not sure we need to be quite as general as a guy that had already gotten a girl pregnant when he started as we were with [REDACTED]. And he's literally been working here [REDACTED].

Jack Galloway  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

---

**From:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>  
**Sent:** Tuesday, [REDACTED] 10:51 AM  
**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>; Committee - HR <[HRCCommittee@daveramsey.com](mailto:HRCCommittee@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Let's email the details and determine if there's a reason to meet or not.

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 10:49 AM  
**To:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Committee - HR <[HRCCommittee@daveramsey.com](mailto:HRCCommittee@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Yep! [REDACTED] and I will meet at lunch to gather additional detail. Should we meet prior to Thursday's HRC meeting or wait?

**Armando Lopez** | Executive Director of Human Resources  
**Ramsey Solutions**  
1749 Mallory Lane, Brentwood, TN 37027

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---

**From:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:45 AM

**To:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Damn! EXACT same timeline and story!?

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>

**Sent:** Tuesday, [REDACTED] 11:44 AM

**To:** Armando Lopez; Committee - HR

**Subject:** Re: Team Member Concern

Well we have a template on how to handle I guess. When it rains, it pours!

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:43 AM

**To:** Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** FW: Team Member Concern

FYI - I will meet with [REDACTED] today! Crap...

**Armando Lopez** | Executive Director of Human Resources  
**Ramsey Solutions**

1749 Mallory Lane, Brentwood, TN 37027  
T: 615.515.3223, ext. 5045 | M: 615.390.9368  
[www.daveramsey.com](http://www.daveramsey.com)

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---

**From:** [REDACTED] >  
**Date:** Tuesday, [REDACTED] at 10:31 AM  
**To:** Eric Lackey <[EricL@daveramsey.com](mailto:EricL@daveramsey.com)>, Rick Perry <[Rick.Perry@daveramsey.com](mailto:Rick.Perry@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>, [REDACTED] >  
**Subject:** Team Member Concern

Gentlemen,

I wanted to let you all know about something that I just learned about in my one-on-one with [REDACTED] this morning.

He informed me that he and his wife are expecting their first child in [REDACTED]. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.

[REDACTED]

Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,

[REDACTED]  
Ramsey Solutions



**From:** [Armando Lopez](#)  
**To:** [Michael Finney](#); [Committee - HR](#)  
**Subject:** Re: [REDACTED]  
**Date:** Wednesday, [REDACTED] 4:52:59 PM  
**Attachments:** [image001.png](#)

---

It was a hard one, he made no excuses and owned his mistake. There were tears and prayers and we ended in a good place. We offered help in finding employment, but he is beginning with two companies that he was in process with when we offered. Both of those companies had also offered and [REDACTED] has already texted a few of his contacts and has few interested in speaking to him.

Armando

**Armando Lopez** | Executive Director of Human Resources  
**Ramsey Solutions**  
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---

**From:** Michael Finney <Michael.Finney@daveramsey.com>  
**Date:** Wednesday, [REDACTED] at 3:40 PM  
**To:** Committee - HR <HRCommittee@daveramsey.com>  
**Subject:** [REDACTED]

[REDACTED], [REDACTED] and I sat down with [REDACTED] It was a tough one.

When he was interviewing he did not know that his girlfriend was pregnant. After they found out, they made plans to get married and, in his words, "do the right thing." He talked about how he knows he messed up and how thankful he has been to the families and his church that are helping them walk this out the right way.

He was surprised that we were letting him go. He felt like getting married and making the lifelong commitment would be the right thing to do. In the end, though, he said he understood that we have to be consistent with what we say. There were quite a few tears but he's going to be alright. He's a good kid.

██████ did a great job of letting █████ open the conversation. █████ also did a good job delivering the bad news to █████ They are with Armando now.

---

**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions



**From:** [Suzanne Simms](#)  
**To:** [Michael Finney](#); [Jack Galloway](#); [Armando Lopez](#); [Jennifer Sievertsen](#); [Mark Floyd](#)  
**Subject:** Re: Team Member Concern  
**Date:** Wednesday, [REDACTED] 9:50:35 AM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

---

Finney, a board member has to be there.

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

**From:** Michael Finney <michael.finney@daveramsey.com>  
**Sent:** Wednesday, [REDACTED] 9:49 AM  
**To:** Jack Galloway; Suzanne Simms; Armando Lopez; Jennifer Sievertsen; Mark Floyd  
**Subject:** Re: Team Member Concern

I think it should be [REDACTED] and [REDACTED]. I can be there, too. But I've never spoken to him outside of a quick meet and greet and my Fraps with Finney meeting. (It's my version of Wrap with Dave.)

I like your approach on the conversation.

---

**From:** Jack Galloway <jack@daveramsey.com>  
**Date:** Wednesday, [REDACTED] at 9:45 AM  
**To:** Suzanne Simms <Suzannes@daveramsey.com>, Michael Finney <Michael.Finney@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>  
**Subject:** RE: Team Member Concern

Didn't hear back from Dave yesterday; but I don't expect any push back. So anytime after Dave replies:

- I will confirm with you guys by email
- Finney & [REDACTED] sound like the right pair to meet with him
- Armando will meet with him afterward

Sounds like he will be surprised for whatever reason. Here's my two cents. Instead of

simply telling him “you broke the rules and you’re fired”, I would suggest asking him some questions when you meet with him. Things like:

- We talked about righteous living at least two times during the interview. There was no confusion. And based on the time line, you were violating the core value while you were agreeing to it...why?
- Based on the timeline, there’s a reasonable chance you suspected or knew about the pregnancy and didn’t talk about it?
- Why would you put all of us through this when you knew how we felt about it?

Jack Galloway  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

---

**From:** Suzanne Simms

**Sent:** Tuesday, [REDACTED] 2:31 PM

**To:** Michael Finney <Michael.Finney@daveramsey.com>; Armando Lopez <armando.lopez@daveramsey.com>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Mark Floyd <Mark.Floyd@daveramsey.com>; Jack Galloway <jack@daveramsey.com>

**Subject:** Re: Team Member Concern

Feels like he would’ve said all that by now...?!

I’m good with [REDACTED].

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Michael Finney <[michael.finney@daveramsey.com](mailto:michael.finney@daveramsey.com)>

**Sent:** Tuesday, [REDACTED] 2:30 PM

**To:** Armando Lopez; Jennifer Sievertsen; Mark Floyd; Jack Galloway; Suzanne Simms

**Subject:** RE: Team Member Concern

Wow. That didn’t come out right.

- I'm sure we hire people who had sex before marriage all the time. We don't hold that against them.
- Maybe these two renewed their pledge to stay off each other after getting pregnant. (but I highly doubt it)

Again... I don't think it changes it. Does it? If he says he knows he screwed up and they talked about it and he told her dad and they talked with their pastor and and and..... would that change anything?

---

**Michael Finney**

Chief Digital Officer

Ramsey Solutions

---

**From:** Michael Finney

**Sent:** Tuesday, [REDACTED] 2:26 PM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

The only wrinkle in this whole thing is he got her pregnant before he started here. sure we hire people all the time to who kids out of wedlock.

My question would be would that change anything? I'm 99% sure that doesn't change things. But I had to call it out before we make the final decision.

---

**Michael Finney**

Chief Digital Officer

Ramsey Solutions

---

**From:** Armando Lopez

**Sent:** Tuesday, [REDACTED] 2:20 PM

**To:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms

<Suzannes@daveramsey.com>

**Cc:** Michael Finney <Michael.Finney@daveramsey.com>

**Subject:** Re: Team Member Concern

Nothing new to report after meeting with [REDACTED]. Righteous living was discussed with [REDACTED] at interview and brought up at spousal lunch with [REDACTED] & his wife [REDACTED]. [REDACTED] showed up alone since he was not married and conversations were had to insure he understood our core value and stance.

[REDACTED] started with us on [REDACTED]. He makes \$55k

I'm leaning towards [REDACTED] which is what we offer people who opt out in 90 days. Thoughts?

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

1749 Mallory Lane, Brentwood, TN 37027

T: 615.515.3223, ext. 5045 | M: 615.390.9368

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**From:** Jen Sievertsen <jennifer.sievertsen@daveramsey.com>

**Date:** Tuesday, [REDACTED] at 1:17 PM

**To:** Mark Floyd <Mark.Floyd@daveramsey.com>, Jack Galloway <jack@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>

**Subject:** Re: Team Member Concern

Yep – agree. It's the probationary period.

**From:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 1:16 PM

**To:** Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

Agree. Under 90 days makes me go really low. IMO, maybe 1-2 months tops.

**From:** Jack Galloway

**Sent:** Tuesday, [REDACTED] 1:15 PM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

One thing we'd need to land on is severance. Call me a hard @\$\$; but I'm not sure we need to be quite as generous to a guy that had already gotten a girl pregnant when he started as we were with [REDACTED]. And he's literally been working here [REDACTED]s.

**Jack Galloway**  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

**From:** Jennifer Sievertsen

**Sent:** Tuesday, [REDACTED] 10:51 AM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>; Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Let's email the details and determine if there's a reason to meet or not.

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:49 AM

**To:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Yep! [REDACTED] and I will meet at lunch to gather additional detail. Should we meet prior to Thursday's HRC meeting or wait?

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

1749 Mallory Lane, Brentwood, TN 37027

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**From:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:45 AM

**To:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Committee - HR <[HRCCommittee@daveramsey.com](mailto:HRCCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Damn! EXACT same timeline and story!?

Suzanne Simms

EVP, Consumer Division

Ramsey Solutions

---

**From:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>

**Sent:** Tuesday, [REDACTED] 11:44 AM

**To:** Armando Lopez; Committee - HR

**Subject:** Re: Team Member Concern

Well we have a template on how to handle I guess. When it rains, it pours!

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:43 AM

**To:** Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** FW: Team Member Concern

FYI - I will meet with [REDACTED] today! Crap...

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

1749 Mallory Lane, Brentwood, TN 37027

T: 615.515.3223, ext. 5045 | M: 615.390.9368

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---

**From:** [REDACTED] >

**Date:** Tuesday, [REDACTED] at 10:31 AM

**To:** Eric Lackey <[EricL@daveramsey.com](mailto:EricL@daveramsey.com)>, Rick Perry <[Rick.Perry@daveramsey.com](mailto:Rick.Perry@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Michael Finney

<[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>, [REDACTED]

**Subject:** Team Member Concern

Gentlemen,

I wanted to let you all know about something that I just learned about in my one-on-one with [REDACTED]  
[REDACTED] this morning.

He informed me that he and his wife are expecting their first child in [REDACTED]. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.



Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,



Ramsey Solutions

[www.daveramsey.com](http://www.daveramsey.com)



**From:** [Suzanne Simms](#)  
**To:** [Michael Finney](#); [Armando Lopez](#); [Jennifer Sievertsen](#); [Mark Floyd](#); [Jack Galloway](#)  
**Subject:** Re: Team Member Concern  
**Date:** Tuesday, [REDACTED] 2:31:29 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

---

Feels like he would've said all that by now...?!

I'm good with [REDACTED].

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Michael Finney <michael.finney@daveramsey.com>  
**Sent:** Tuesday, [REDACTED] 2:30 PM  
**To:** Armando Lopez; Jennifer Sievertsen; Mark Floyd; Jack Galloway; Suzanne Simms  
**Subject:** RE: Team Member Concern

Wow. That didn't come out right.

- I'm sure we hire people who had sex before marriage all the time. We don't hold that against them.
- Maybe these two renewed their pledge to stay off each other after getting pregnant. (but I highly doubt it)

Again... I don't think it changes it. Does it? If he says he knows he screwed up and they talked about it and he told her dad and they talked with their pastor and and and..... would that change anything?

---

**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions

---

**From:** Michael Finney  
**Sent:** Tuesday, [REDACTED] 2:26 PM  
**To:** Armando Lopez <armando.lopez@daveramsey.com>; Jennifer Sievertsen

<jennifer.sievertsen@daveramsey.com>; Mark Floyd <Mark.Floyd@daveramsey.com>; Jack Galloway <jack@daveramsey.com>; Suzanne Simms <Suzannes@daveramsey.com>

**Subject:** RE: Team Member Concern

The only wrinkle in this whole thing is he got her pregnant before he started here. sure we hire people all the time to who kids out of wedlock.

My question would be would that change anything? I'm 99% sure that doesn't change things. But I had to call it out before we make the final decision.

---

**Michael Finney**

Chief Digital Officer

Ramsey Solutions

**From:** Armando Lopez

**Sent:** Tuesday, [REDACTED] 2:20 PM

**To:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Cc:** Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>

**Subject:** Re: Team Member Concern

Nothing new to report after meeting with [REDACTED]. Righteous living was discussed with [REDACTED] at interview and brought up at spousal lunch with [REDACTED] & his wife [REDACTED]. [REDACTED] showed up alone since he was not married and conversations were had to insure he understood our core value and stance.

[REDACTED] started with us on [REDACTED]. He makes \$55k

I'm leaning towards [REDACTED] which is what we offer people who opt out in 90 days. Thoughts?

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

1749 Mallory Lane, Brentwood, TN 37027

T: 615.515.3223, ext. 5045 | M: 615.390.9368

[www.daveramsey.com](http://www.daveramsey.com)

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---

**From:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 1:17 PM  
**To:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>, Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Yep – agree. It’s the probationary period.

---

**From:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 1:16 PM  
**To:** Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Subject:** RE: Team Member Concern

Agree. Under 90 days makes me go really low. IMO, maybe 1-2 months tops.

---

**From:** Jack Galloway  
**Sent:** Tuesday, [REDACTED] 1:15 PM  
**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Subject:** RE: Team Member Concern

One thing we’d need to land on is severance. Call me a hard @\$\$; but I’m not sure we

need to be quite as generous to a guy that had already gotten a girl pregnant when he started as we were with [REDACTED]. And he's literally been working here [REDACTED].

**Jack Galloway**  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

---

**From:** Jennifer Sievertsen  
**Sent:** Tuesday, [REDACTED] 10:51 AM  
**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>; Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Let's email the details and determine if there's a reason to meet or not.

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 10:49 AM  
**To:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Yep! [REDACTED] and I will meet at lunch to gather additional detail. Should we meet prior to Thursday's HRC meeting or wait?

**Armando Lopez** | Executive Director of Human Resources  
**Ramsey Solutions**  
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strictly prohibited. If you have received this material in error, please delete this message and any attachments without storing it and notify the sender so that our address record can be corrected.

---

**From:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 10:45 AM  
**To:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Damn! EXACT same timeline and story!?

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>  
**Sent:** Tuesday, [REDACTED] 11:44 AM  
**To:** Armando Lopez; Committee - HR  
**Subject:** Re: Team Member Concern

Well we have a template on how to handle I guess. When it rains, it pours!

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 10:43 AM  
**To:** Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** FW: Team Member Concern

FYI - I will meet with [REDACTED] today! Crap...

**Armando Lopez** | Executive Director of Human Resources  
**Ramsey Solutions**  
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---

**From:** [REDACTED] >  
**Date:** Tuesday, [REDACTED] at 10:31 AM  
**To:** Eric Lackey <[EricL@daveramsey.com](mailto:EricL@daveramsey.com)>, Rick Perry <[Rick.Perry@daveramsey.com](mailto:Rick.Perry@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>, [REDACTED]  
**Subject:** Team Member Concern

Gentlemen,

I wanted to let you all know about something that I just learned about in my one-on-one with [REDACTED] this morning.

He informed me that he and his wife are expecting their first child in [REDACTED]. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.

[REDACTED]

Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,



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**From:** [Armando Lopez](#)  
**To:** [Jennifer Sievertsen](#)  
**Subject:** Re: Team Member Concern  
**Date:** Tuesday, [REDACTED] 10:58:41 AM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

---

Will do

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

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---

**From:** Jen Sievertsen <jennifer.sievertsen@daveramsey.com>  
**Date:** Tuesday, [REDACTED] at 10:50 AM  
**To:** Armando Lopez <armando.lopez@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>, Committee - HR <HRCommittee@daveramsey.com>  
**Subject:** Re: Team Member Concern

Let's email the details and determine if there's a reason to meet or not.

---

**From:** Armando Lopez <armando.lopez@daveramsey.com>  
**Date:** Tuesday, [REDACTED] at 10:49 AM  
**To:** Suzanne Simms <Suzannes@daveramsey.com>, Jen Sievertsen <jennifer.sievertsen@daveramsey.com>, Committee - HR <HRCommittee@daveramsey.com>  
**Subject:** Re: Team Member Concern

Yep! [REDACTED] and I will meet at lunch to gather additional detail. Should we meet prior to Thursday's HRC meeting or wait?

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**



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**From:** Suzanne Simms <Suzannes@daveramsey.com>  
**Date:** Tuesday, [REDACTED] at 10:45 AM  
**To:** Jen Sievertsen <jennifer.sievertsen@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Committee - HR <HRCommittee@daveramsey.com>  
**Subject:** Re: Team Member Concern

Damn! EXACT same timeline and story!?

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>  
**Sent:** Tuesday, [REDACTED] 11:44 AM  
**To:** Armando Lopez; Committee - HR  
**Subject:** Re: Team Member Concern

Well we have a template on how to handle I guess. When it rains, it pours!

---

**From:** Armando Lopez <armando.lopez@daveramsey.com>  
**Date:** Tuesday, [REDACTED] at 10:43 AM  
**To:** Committee - HR <HRCommittee@daveramsey.com>  
**Subject:** FW: Team Member Concern

FYI - I will meet with [REDACTED] today! Crap...

**Armando Lopez** | Executive Director of Human Resources

## Ramsey Solutions

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---

**From:** [REDACTED] >

**Date:** Tuesday, [REDACTED] at 10:31 AM

**To:** Eric Lackey <EricL@daveramsey.com>, Rick Perry <Rick.Perry@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Michael Finney <Michael.Finney@daveramsey.com>, [REDACTED]  
[REDACTED]

**Subject:** Team Member Concern

Gentlemen,

I wanted to let you all know about something that I just learned about in my one-on-one with [REDACTED]  
[REDACTED] this morning.

He informed me that he and his wife are expecting their first child in [REDACTED]. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.

[REDACTED]

Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,

[REDACTED]



**From:** [Jennifer Sievertsen](#)  
**To:** [Armando Lopez](#); [Committee - HR](#)  
**Subject:** Re: Team Member Concern  
**Date:** Tuesday, [REDACTED] 10:44:38 AM  
**Attachments:** [image001.png](#)

---

Well we have a template on how to handle I guess. When it rains, it pours!

---

**From:** Armando Lopez <armando.lopez@daveramsey.com>  
**Date:** Tuesday, [REDACTED] at 10:43 AM  
**To:** Committee - HR <HRCommittee@daveramsey.com>  
**Subject:** FW: Team Member Concern

FYI - I will meet with [REDACTED] today! Crap...

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**Ramsey Solutions**  
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---

**From:** [REDACTED]  
**Date:** Tuesday, [REDACTED] at 10:31 AM  
**To:** Eric Lackey <EricL@daveramsey.com>, Rick Perry <Rick.Perry@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Michael Finney <Michael.Finney@daveramsey.com>, [REDACTED]  
[REDACTED]  
**Subject:** Team Member Concern

Gentlemen,

I wanted to let you all know about something that I just learned about in my one-on-one with [REDACTED] this morning.

He informed me that he and his wife are expecting their first child in [REDACTED]. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.



Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,



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**From:** [Suzanne Simms](#)  
**To:** [Jennifer Sievertsen](#); [Armando Lopez](#); [Committee - HR](#)  
**Subject:** Re: Team Member Concern  
**Date:** Tuesday, [REDACTED] 10:45:53 AM  
**Attachments:** [image001.png](#)

---

Damn! EXACT same timeline and story!?

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>  
**Sent:** Tuesday, [REDACTED] 11:44 AM  
**To:** Armando Lopez; Committee - HR  
**Subject:** Re: Team Member Concern

Well we have a template on how to handle I guess. When it rains, it pours!

---

**From:** Armando Lopez <armando.lopez@daveramsey.com>  
**Date:** Tuesday, [REDACTED] at 10:43 AM  
**To:** Committee - HR <HRCommittee@daveramsey.com>  
**Subject:** FW: Team Member Concern

FYI - I will meet with [REDACTED] today! Crap...

**Armando Lopez** | Executive Director of Human Resources

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**From:** [REDACTED] >

**Date:** Tuesday, [REDACTED] at 10:31 AM

**To:** Eric Lackey <EricL@daveramsey.com>, Rick Perry <Rick.Perry@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Michael Finney <Michael.Finney@daveramsey.com>, [REDACTED]

**Subject:** Team Member Concern

Gentlemen,

I wanted to let you all know about something that I just learned about in my one-on-one with [REDACTED] this morning.

He informed me that he and his wife are expecting their first child in [REDACTED] 9. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.

[REDACTED]

Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,

[REDACTED]

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www.daveramsey.com

**From:** [Jennifer Sievertsen](#)  
**To:** [Armando Lopez](#); [Suzanne Simms](#); [Committee - HR](#)  
**Subject:** Re: Team Member Concern  
**Date:** Tuesday, [REDACTED] 10:50:40 AM  
**Attachments:** [image001.png](#)  
[image002.png](#)

---

Let's email the details and determine if there's a reason to meet or not.

---

**From:** Armando Lopez <armando.lopez@daveramsey.com>  
**Date:** Tuesday, [REDACTED] at 10:49 AM  
**To:** Suzanne Simms <Suzannes@daveramsey.com>, Jen Sievertsen <jennifer.sievertsen@daveramsey.com>, Committee - HR <HRCommittee@daveramsey.com>  
**Subject:** Re: Team Member Concern

Yep! [REDACTED] and I will meet at lunch to gather additional detail. Should we meet prior to Thursday's HRC meeting or wait?

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**From:** Suzanne Simms <Suzannes@daveramsey.com>  
**Date:** Tuesday, [REDACTED] at 10:45 AM  
**To:** Jen Sievertsen <jennifer.sievertsen@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Committee - HR <HRCommittee@daveramsey.com>  
**Subject:** Re: Team Member Concern

Damn! EXACT same timeline and story!?

Suzanne Simms  
EVP, Consumer Division



Ramsey Solutions

---

**From:** Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>

**Sent:** Tuesday, [REDACTED] 11:44 AM

**To:** Armando Lopez; Committee - HR

**Subject:** Re: Team Member Concern

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---

**From:** Armando Lopez <armando.lopez@daveramsey.com>

**Date:** Tuesday, [REDACTED] at 10:43 AM

**To:** Committee - HR <HRCommittee@daveramsey.com>

**Subject:** FW: Team Member Concern

FYI - I will meet with [REDACTED] today! Crap...

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**From:** [REDACTED]

**Date:** Tuesday, [REDACTED] at 10:31 AM

**To:** Eric Lackey <EricL@daveramsey.com>, Rick Perry <Rick.Perry@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Michael Finney <Michael.Finney@daveramsey.com>, [REDACTED]  
[REDACTED]

**Subject:** Team Member Concern

Gentlemen,

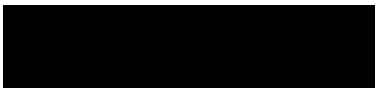
I wanted to let you all know about something that I just learned about in my one-on-one with [REDACTED]  
[REDACTED] this morning.

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[www.daveramsey.com](http://www.daveramsey.com)

**From:** [Armando Lopez](#)  
**To:** [Suzanne Simms](#); [Jennifer Sievertsen](#); [Committee - HR](#)  
**Subject:** Re: Team Member Concern  
**Date:** Tuesday, [REDACTED] 10:49:51 AM  
**Attachments:** [image001.png](#)  
[image002.png](#)

---

Yep! [REDACTED] and I will meet at lunch to gather additional detail. Should we meet prior to Thursday's HRC meeting or wait?

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

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**From:** Suzanne Simms <Suzannes@daveramsey.com>  
**Date:** Tuesday, [REDACTED] at 10:45 AM  
**To:** Jen Sievertsen <jennifer.sievertsen@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Committee - HR <HRCommittee@daveramsey.com>  
**Subject:** Re: Team Member Concern

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Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

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**From:** Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>  
**Sent:** Tuesday, [REDACTED] 11:44 AM  
**To:** Armando Lopez; Committee - HR  
**Subject:** Re: Team Member Concern

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**From:** Armando Lopez <armando.lopez@daveramsey.com>  
**Date:** Tuesday, [REDACTED] at 10:43 AM  
**To:** Committee - HR <HRCommittee@daveramsey.com>  
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---


**From:** [REDACTED]  
**Date:** Tuesday, [REDACTED] at 10:31 AM  
**To:** Eric Lackey <EricL@daveramsey.com>, Rick Perry <Rick.Perry@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Michael Finney <Michael.Finney@daveramsey.com>, [REDACTED] <[REDACTED]@[REDACTED]>  
**Subject:** Team Member Concern

Gentlemen,

I wanted to let you all know about something that I just learned about in my one-on-one with [REDACTED] this morning.

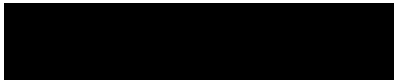
He informed me that he and his wife are expecting their first child in [REDACTED]. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.

[REDACTED]



Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,



Ramsey Solutions  
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**From:** [Jack Galloway](#)  
**To:** [Suzanne Simms](#)  
**Cc:** [Michael Finney](#); [Armando Lopez](#); [Jennifer Sievertsen](#); [Mark Floyd](#)  
**Subject:** Re: Team Member Concern  
**Date:** Wednesday, [REDACTED] 12:19:04 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

---

I swung by Dave's office and confirmed everything. Move forward when ready.

Jack Galloway  
Executive Vice President  
Ramsey Solutions

On [REDACTED], at 2:31 PM, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)> wrote:

Feels like he would've said all that by now...?!

I'm good with [REDACTED].

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Michael Finney <[michael.finney@daveramsey.com](mailto:michael.finney@daveramsey.com)>  
**Sent:** Tuesday, [REDACTED] 2:30 PM  
**To:** Armando Lopez; Jennifer Sievertsen; Mark Floyd; Jack Galloway; Suzanne Simms  
**Subject:** RE: Team Member Concern

Wow. That didn't come out right.

- I'm sure we hire people who had sex before marriage all the time. We don't hold that against them.
- Maybe these two renewed their pledge to stay off each other after getting pregnant. (but I highly doubt it)

Again... I don't think it changes it. Does it? If he says he knows he screwed up and they talked about it and he told her dad and they talked with their pastor and and and..... would that change anything?

---

**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions

**From:** Mid [REDACTED]  
**Sent:** Tuesday, [REDACTED] 2:26 PM  
**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Subject:** [REDACTED] er Concern

The only wrinkle in this whole thing is he got her pregnant before he started here. sure we hire people all the time to who kids out of wedlock.

My question would be would that change anything? I'm 99% sure that doesn't change things. But I had to call it out before we make the final decision.

**Michael Finney**  
Chief Digital Officer  
Ramsey [REDACTED]

---

**From:** Armando Lopez  
**Sent:** Tuesday, [REDACTED] 2:20 PM  
**To:** Jenn [REDACTED] <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Cc:** Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Nothing new to report after meeting with [REDACTED]. Righteous living was discussed with [REDACTED] at [REDACTED] brought up at spousal lunch with [REDACTED] & his wife [REDACTED]. [REDACTED] showed up alone since he was not married and conversations were had to insure he understood our core value and stance.

[REDACTED] started with us on [REDACTED]. He makes \$55k

I'm leaning [REDACTED] which is what we offer people who opt out in 90 days.  
[REDACTED] ghts? [REDACTED]

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

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[www.daveramsey.com](http://www.daveramsey.com)

<image001.png>

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---

**From:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 1:17 PM  
**To:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>, Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Yep – agree. It's the probationary period.

---

**From:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 1:16 PM  
**To:** Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Subject:** RE: Team Member Concern

Agree. Under 90 days makes me go really low. IMO, maybe 1-2 months tops.

**From:** Jack Galloway  
**Sent:** Tuesday, [REDACTED] 1:15 PM  
**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Subject:** RE: Team Member Concern

One thing we'd need to land on is severance. Call me a hard @\$\$; but I'm not sure we need to be quite as generous to a guy that had already gotten a girl pregnant when he started as we were with [REDACTED]. And he's literally been working here [REDACTED].

Jack Galloway



Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

**From:** Jennifer Sievertsen  
**Sent:** Tuesday, [REDACTED] 10:51 AM  
**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>; Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Let's email the details and determine if there's a reason to meet or not.

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 10:49 AM  
**To:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Yep! [REDACTED] and I will meet at lunch to gather additional detail. Should we meet prior to Thursday's HRC meeting or wait?

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

1749 Mallory Lane, Brentwood, TN 37027  
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<image002.png>

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---

**From:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 10:45 AM  
**To:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Damn! EXACT same timeline and story!?

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>  
**Sent:** Tuesday, [REDACTED] 11:44 AM  
**To:** Armando Lopez; Committee - HR  
**Subject:** Re: Team Member Concern

Well we have a template on how to handle I guess. When it rains, it pours!

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] 9 at 10:43 AM  
**To:** Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** FW: Team Member Concern

FYI - I will meet with [REDACTED] today! Crap...

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

1749 Mallory Lane, Brentwood, TN 37027  
T: 615.515.3223, ext. 5045 | M: 615.390.9368

[www.daveramsey.com](http://www.daveramsey.com)

<image003.png>

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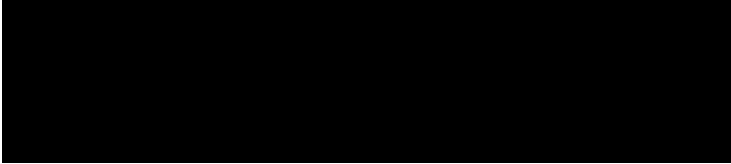
---

**From:** [REDACTED] >  
**Date:** Tuesday, [REDACTED] at 10:31 AM  
**To:** Eric Lackey <[EricL@daveramsey.com](mailto:EricL@daveramsey.com)>, Rick Perry  
<[Rick.Perry@daveramsey.com](mailto:Rick.Perry@daveramsey.com)>, Armando Lopez  
<[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Michael Finney  
<[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>, [REDACTED]  
[REDACTED] >  
**Subject:** Team Member Concern

Gentlemen,

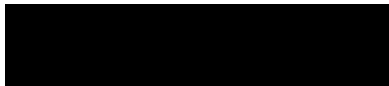
I wanted to let you all know about something that I just learned about in my one-on-one with [REDACTED] this morning.

He informed me that he and his wife are expecting their first child in [REDACTED]. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.



Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,



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**From:** [Michael Finney](#)  
**To:** [Suzanne Simms](#); [Jack Galloway](#); [Armando Lopez](#); [Jennifer Sievertsen](#); [Mark Floyd](#)  
**Subject:** Re: Team Member Concern  
**Date:** Wednesday, [REDACTED] 9:51:06 AM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

---

I said I will be there, too!

---

**From:** Suzanne Simms <Suzannes@daveramsey.com>  
**Date:** Wednesday, [REDACTED] at 9:50 AM  
**To:** Michael Finney <Michael.Finney@daveramsey.com>, Jack Galloway <jack@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>  
**Subject:** Re: Team Member Concern

Finney, a board member has to be there.

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

**From:** Michael Finney <michael.finney@daveramsey.com>  
**Sent:** Wednesday, [REDACTED] 9:49 AM  
**To:** Jack Galloway; Suzanne Simms; Armando Lopez; Jennifer Sievertsen; Mark Floyd  
**Subject:** Re: Team Member Concern

I think it should be [REDACTED] and [REDACTED]. I can be there, too. But I've never spoken to him outside of a quick meet and greet and my Fraps with Finney meeting. (It's my version of Wrap with Dave.)

I like your approach on the conversation.

---

**From:** Jack Galloway <jack@daveramsey.com>  
**Date:** Wednesday, [REDACTED] at 9:45 AM  
**To:** Suzanne Simms <Suzannes@daveramsey.com>, Michael Finney <Michael.Finney@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>  
**Subject:** RE: Team Member Concern

Didn't hear back from Dave yesterday; but I don't expect any push back. So anytime

after Dave replies:

- I will confirm with you guys by email
- Finney & [REDACTED] sound like the right pair to meet with him
- Armando will meet with him afterward

Sounds like he will be surprised for whatever reason. Here's my two cents. Instead of simply telling him "you broke the rules and you're fired", I would suggest asking him some questions when you meet with him. Things like:

- We talked about righteous living at least two times during the interview. There was no confusion. And based on the time line, you were violating the core value while you were agreeing to it...why?
- Based on the timeline, there's a reasonable chance you suspected or knew about the pregnancy and didn't talk about it?
- Why would you put all of us through this when you knew how we felt about it?

Jack Galloway  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

---

**From:** Suzanne Simms

**Sent:** Tuesday, [REDACTED] 2:31 PM

**To:** Michael Finney <Michael.Finney@daveramsey.com>; Armando Lopez <armando.lopez@daveramsey.com>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Mark Floyd <Mark.Floyd@daveramsey.com>; Jack Galloway <jack@daveramsey.com>

**Subject:** Re: Team Member Concern

Feels like he would've said all that by now...?!

I'm good with [REDACTED].

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Michael Finney <[michael.finney@daveramsey.com](mailto:michael.finney@daveramsey.com)>

**Sent:** Tuesday, [REDACTED] 2:30 PM

**To:** Armando Lopez; Jennifer Sievertsen; Mark Floyd; Jack Galloway; Suzanne Simms

**Subject:** RE: Team Member Concern

Wow. That didn't come out right.

- I'm sure we hire people who had sex before marriage all the time. We don't hold that against them.
- Maybe these two renewed their pledge to stay off each other after getting pregnant. (but I highly doubt it)

Again... I don't think it changes it. Does it? If he says he knows he screwed up and they talked about it and he told her dad and they talked with their pastor and and and..... would that change anything?

---

**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions

---

**From:** Michael Finney  
**Sent:** Tuesday, [REDACTED] 2:26 PM  
**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Subject:** RE: Team Member Concern

The only wrinkle in this whole thing is he got her pregnant before he started here. sure we hire people all the time to who kids out of wedlock.

My question would be would that change anything? I'm 99% sure that doesn't change things. But I had to call it out before we make the final decision.

---

**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions

---

**From:** Armando Lopez  
**Sent:** Tuesday, [REDACTED] 2:20 PM  
**To:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Cc:** Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Nothing new to report after meeting with [REDACTED]. Righteous living was discussed with [REDACTED] at interview and brought up at spousal lunch with [REDACTED] & his wife [REDACTED]. [REDACTED] showed up alone since he was not married and conversations were had to insure he understood our core value and stance.

[REDACTED] started with us on [REDACTED]. He makes \$55k

I'm leaning towards [REDACTED] which is what we offer people who opt out in 90 days. Thoughts?

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

1749 Mallory Lane, Brentwood, TN 37027

T: 615.515.3223, ext. 5045 | M: 615.390.9368

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**From:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 1:17 PM

**To:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>, Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** Re: Team Member Concern

Yep – agree. It's the probationary period.

---

**From:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 1:16 PM

**To:** Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

Agree. Under 90 days makes me go really low. IMO, maybe 1-2 months tops.

**From:** Jack Galloway

**Sent:** Tuesday, [REDACTED] 1:15 PM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

One thing we'd need to land on is severance. Call me a hard @\$\$; but I'm not sure we need to be quite as generous to a guy that had already gotten a girl pregnant when he started as we were with [REDACTED]. And he's literally been working here [REDACTED].

**Jack Galloway**  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

**From:** Jennifer Sievertsen

**Sent:** Tuesday, [REDACTED] 10:51 AM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>; Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Let's email the details and determine if there's a reason to meet or not.

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:49 AM

**To:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Yep! [REDACTED] and I will meet at lunch to gather additional detail. Should we meet prior to Thursday's HRC meeting or wait?

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

1749 Mallory Lane, Brentwood, TN 37027

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**From:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 10:45 AM  
**To:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Damn! EXACT same timeline and story!?

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>  
**Sent:** Tuesday, [REDACTED] 11:44 AM  
**To:** Armando Lopez; Committee - HR  
**Subject:** Re: Team Member Concern

Well we have a template on how to handle I guess. When it rains, it pours!

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 10:43 AM  
**To:** Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** FW: Team Member Concern

FYI - I will meet with [REDACTED] today! Crap...

**Armando Lopez** | Executive Director of Human Resources  
**Ramsey Solutions**  
1749 Mallory Lane, Brentwood, TN 37027  
T: 615.515.3223, ext. 5045 | M: 615.390.9368

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---

**From:** [REDACTED]  
**Date:** Tuesday, [REDACTED] at 10:31 AM  
**To:** Eric Lackey <[EricL@daveramsey.com](mailto:EricL@daveramsey.com)>, Rick Perry <[Rick.Perry@daveramsey.com](mailto:Rick.Perry@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>, [REDACTED] <[REDACTED]>  
**Subject:** Team Member Concern

Gentlemen,

I wanted to let you all know about something that I just learned about in my one-on-one with [REDACTED] this morning.

He informed me that he and his wife are expecting their first child in [REDACTED]. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.

[REDACTED]

Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,

[REDACTED]

Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

**From:** [Suzanne Simms](#)  
**To:** [Michael Finney](#); [Jack Galloway](#); [Armando Lopez](#); [Jennifer Sievertsen](#); [Mark Floyd](#)  
**Subject:** Re: Team Member Concern  
**Date:** Wednesday, [REDACTED] 9:56:11 AM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

---

Sorry!

Suzanne Simms  
Executive Vice President  
Business to Consumer Products and Services  
Ramsey Solutions

---

**From:** Michael Finney <Michael.Finney@daveramsey.com>  
**Date:** Wednesday, [REDACTED] at 9:51 AM  
**To:** Suzanne Simms <Suzannes@daveramsey.com>, Jack Galloway <jack@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>  
**Subject:** Re: Team Member Concern

I said I will be there, too!

---

**From:** Suzanne Simms <Suzannes@daveramsey.com>  
**Date:** Wednesday, [REDACTED] at 9:50 AM  
**To:** Michael Finney <Michael.Finney@daveramsey.com>, Jack Galloway <jack@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>  
**Subject:** Re: Team Member Concern

Finney, a board member has to be there.

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Michael Finney <michael.finney@daveramsey.com>  
**Sent:** Wednesday, [REDACTED] 9:49 AM  
**To:** Jack Galloway; Suzanne Simms; Armando Lopez; Jennifer Sievertsen; Mark Floyd  
**Subject:** Re: Team Member Concern

I think it should be [REDACTED] and [REDACTED]. I can be there, too. But I've never spoken to him outside of a quick meet and greet and my Fraps with Finney meeting. (It's my version of Wrap with Dave.)

I like your approach on the conversation.

---

**From:** Jack Galloway <jack@daveramsey.com>  
**Date:** Wednesday, [REDACTED] at 9:45 AM  
**To:** Suzanne Simms <Suzannes@daveramsey.com>, Michael Finney <Michael.Finney@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>  
**Subject:** RE: Team Member Concern

Didn't hear back from Dave yesterday; but I don't expect any push back. So anytime after Dave replies:

- I will confirm with you guys by email
- Finney & [REDACTED] sound like the right pair to meet with him
- Armando will meet with him afterward

Sounds like he will be surprised for whatever reason. Here's my two cents. Instead of simply telling him "you broke the rules and you're fired", I would suggest asking him some questions when you meet with him. Things like:

- We talked about righteous living at least two times during the interview. There was no confusion. And based on the time line, you were violating the core value while you were agreeing to it...why?
- Based on the timeline, there's a reasonable chance you suspected or knew about the pregnancy and didn't talk about it?
- Why would you put all of us through this when you knew how we felt about it?

Jack Galloway  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

**From:** Suzanne Simms  
**Sent:** Tuesday, [REDACTED] 2:31 PM  
**To:** Michael Finney <Michael.Finney@daveramsey.com>; Armando Lopez <armando.lopez@daveramsey.com>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Mark Floyd <Mark.Floyd@daveramsey.com>; Jack Galloway <jack@daveramsey.com>

**Subject:** Re: Team Member Concern

Feels like he would've said all that by now...?!

I'm good with [REDACTED].

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Michael Finney <[michael.finney@daveramsey.com](mailto:michael.finney@daveramsey.com)>

**Sent:** Tuesday, [REDACTED] 2:30 PM

**To:** Armando Lopez; Jennifer Sievertsen; Mark Floyd; Jack Galloway; Suzanne Simms

**Subject:** RE: Team Member Concern

Wow. That didn't come out right.

- I'm sure we hire people who had sex before marriage all the time. We don't hold that against them.
- Maybe these two renewed their pledge to stay off each other after getting pregnant. (but I highly doubt it)

Again... I don't think it changes it. Does it? If he says he knows he screwed up and they talked about it and he told her dad and they talked with their pastor and and and..... would that change anything?

---

**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions

---

**From:** Michael Finney

**Sent:** Tuesday, [REDACTED] 2:26 PM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

The only wrinkle in this whole thing is he got her pregnant before he started here. sure we hire people all the time to who kids out of wedlock.

My question would be would that change anything? I'm 99% sure that doesn't change things. But I

had to call it out before we make the final decision.

---

**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions

---

**From:** Armando Lopez  
**Sent:** Tuesday, [REDACTED] 2:20 PM  
**To:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Cc:** Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Nothing new to report after meeting with [REDACTED]. Righteous living was discussed with [REDACTED] at interview and brought up at spousal lunch with [REDACTED] & his wife [REDACTED]. [REDACTED] showed up alone since he was not married and conversations were had to insure he understood our core value and stance.

[REDACTED] started with us on [REDACTED]. He makes \$55k

I'm leaning towards [REDACTED] which is what we offer people who opt out in 90 days. Thoughts?

**Armando Lopez** | Executive Director of Human Resources  
**Ramsey Solutions**  
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T: 615.515.3223, ext. 5045 | M: 615.390.9368  
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---

**From:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 1:17 PM  
**To:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>, Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Suzanne Simms

<[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** Re: Team Member Concern

Yep – agree. It’s the probationary period.

---

**From:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 1:16 PM

**To:** Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

Agree. Under 90 days makes me go really low. IMO, maybe 1-2 months tops.

---

**From:** Jack Galloway

**Sent:** Tuesday, [REDACTED] 1:15 PM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

One thing we’d need to land on is severance. Call me a hard @\$\$; but I’m not sure we need to be quite as generous to a guy that had already gotten a girl pregnant when he started as we were with [REDACTED]. And he’s literally been working here [REDACTED].

**Jack Galloway**  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

---

**From:** Jennifer Sievertsen

**Sent:** Tuesday, [REDACTED] 10:51 AM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>; Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Let’s email the details and determine if there’s a reason to meet or not.

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:49 AM

**To:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Yep! [REDACTED] and I will meet at lunch to gather additional detail. Should we meet prior to Thursday's HRC meeting or wait?

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

1749 Mallory Lane, Brentwood, TN 37027

T: 615.515.3223, ext. 5045 | M: 615.390.9368

[www.daveramsey.com](http://www.daveramsey.com)

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**From:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:45 AM

**To:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Damn! EXACT same timeline and story!?

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>

**Sent:** Tuesday, [REDACTED] 11:44 AM

**To:** Armando Lopez; Committee - HR

**Subject:** Re: Team Member Concern

Well we have a template on how to handle I guess. When it rains, it pours!

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>



**Date:** Tuesday, [REDACTED] at 10:43 AM  
**To:** Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** FW: Team Member Concern

FYI - I will meet with [REDACTED] today! Crap...

**Armando Lopez** | Executive Director of Human Resources  
**Ramsey Solutions**  
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T: 615.515.3223, ext. 5045 | M: 615.390.9368  
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---

**From:** [REDACTED] >  
**Date:** Tuesday, [REDACTED] at 10:31 AM  
**To:** Eric Lackey <[EricL@daveramsey.com](mailto:EricL@daveramsey.com)>, Rick Perry <[Rick.Perry@daveramsey.com](mailto:Rick.Perry@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>, [REDACTED]  
[REDACTED]  
**Subject:** Team Member Concern

Gentlemen,

I wanted to let you all know about something that I just learned about in my one-on-one with [REDACTED] this morning.

He informed me that he and his wife are expecting their first child in [REDACTED]. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.

[REDACTED]

Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the

next steps.

Thanks,



Ramsey Solutions

[www.daveramsey.com](http://www.daveramsey.com)

**From:** [Michael Finney](#)  
**To:** [Jennifer Sievertsen](#); [Suzanne Simms](#); [Jack Galloway](#); [Armando Lopez](#); [Mark Floyd](#)  
**Subject:** Re: Team Member Concern  
**Date:** Wednesday, [REDACTED] 9:56:33 AM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

---

Not sure. Armando can you find out?

Also... sorry [@Suzanne Simms](#), I said "can" be there but I meant "will". ☺

---

**From:** Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>  
**Date:** Wednesday, [REDACTED] at 9:53 AM  
**To:** Michael Finney <Michael.Finney@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>, Jack Galloway <jack@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>  
**Subject:** Re: Team Member Concern

Is this guy and his wife on our insurance?

---

**From:** Michael Finney <Michael.Finney@daveramsey.com>  
**Date:** Wednesday, [REDACTED] at 9:51 AM  
**To:** Suzanne Simms <Suzannes@daveramsey.com>, Jack Galloway <jack@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Jen Sievertsen <jennifer.sievertsen@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>  
**Subject:** Re: Team Member Concern

I said I will be there, too!

---

**From:** Suzanne Simms <Suzannes@daveramsey.com>  
**Date:** Wednesday, [REDACTED] at 9:50 AM  
**To:** Michael Finney <Michael.Finney@daveramsey.com>, Jack Galloway <jack@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>  
**Subject:** Re: Team Member Concern

Finney, a board member has to be there.

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

**From:** Michael Finney <michael.finney@daveramsey.com>

**Sent:** Wednesday, [REDACTED] 9:49 AM

**To:** Jack Galloway; Suzanne Simms; Armando Lopez; Jennifer Sievertsen; Mark Floyd

**Subject:** Re: Team Member Concern

I think it should be [REDACTED] and [REDACTED]. I can be there, too. But I've never spoken to him outside of a quick meet and greet and my Fraps with Finney meeting. (It's my version of Wrap with Dave.)

I like your approach on the conversation.

---

**From:** Jack Galloway <jack@daveramsey.com>

**Date:** Wednesday, [REDACTED] at 9:45 AM

**To:** Suzanne Simms <Suzannes@daveramsey.com>, Michael Finney <Michael.Finney@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>

**Subject:** RE: Team Member Concern

Didn't hear back from Dave yesterday; but I don't expect any push back. So anytime after Dave replies:

- I will confirm with you guys by email
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- Armando will meet with him afterward

Sounds like he will be surprised for whatever reason. Here's my two cents. Instead of simply telling him "you broke the rules and you're fired", I would suggest asking him some questions when you meet with him. Things like:

- We talked about righteous living at least two times during the interview. There was no confusion. And based on the time line, you were violating the core value while you were agreeing to it...why?
- Based on the timeline, there's a reasonable chance you suspected or knew about the pregnancy and didn't talk about it?
- Why would you put all of us through this when you knew how we felt about it?

Jack Galloway  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

---

**From:** Suzanne Simms

**Sent:** Tuesday, [REDACTED] 2:31 PM

**To:** Michael Finney <Michael.Finney@daveramsey.com>; Armando Lopez <armando.lopez@daveramsey.com>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Mark Floyd <Mark.Floyd@daveramsey.com>; Jack Galloway <jack@daveramsey.com>

**Subject:** Re: Team Member Concern

Feels like he would've said all that by now...?!

I'm good with [REDACTED].

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Michael Finney <[michael.finney@daveramsey.com](mailto:michael.finney@daveramsey.com)>

**Sent:** Tuesday, [REDACTED] 2:30 PM

**To:** Armando Lopez; Jennifer Sievertsen; Mark Floyd; Jack Galloway; Suzanne Simms

**Subject:** RE: Team Member Concern

Wow. That didn't come out right.

- I'm sure we hire people who had sex before marriage all the time. We don't hold that against them.
- Maybe these two renewed their pledge to stay off each other after getting pregnant. (but I highly doubt it)

Again... I don't think it changes it. Does it? If he says he knows he screwed up and they talked about it and he told her dad and they talked with their pastor and and and..... would that change anything?

---

**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions

---

**From:** Michael Finney

**Sent:** Tuesday, [REDACTED] 2:26 PM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

The only wrinkle in this whole thing is he got her pregnant before he started here. sure we hire people all the time to who kids out of wedlock.

My question would be would that change anything? I'm 99% sure that doesn't change things. But I had to call it out before we make the final decision.

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**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions

---

**From:** Armando Lopez  
**Sent:** Tuesday, [REDACTED] 2:20 PM  
**To:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Cc:** Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Nothing new to report after meeting with [REDACTED]. Righteous living was discussed with [REDACTED] at interview and brought up at spousal lunch with [REDACTED] & his wife [REDACTED]. [REDACTED] showed up alone since he was not married and conversations were had to insure he understood our core value and stance.

[REDACTED] started with us on [REDACTED]. He makes \$55k

I'm leaning towards [REDACTED] which is what we offer people who opt out in 90 days. Thoughts?

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---

**From:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 1:17 PM

**To:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>, Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** Re: Team Member Concern

Yep – agree. It's the probationary period.

---

**From:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 1:16 PM

**To:** Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

Agree. Under 90 days makes me go really low. IMO, maybe 1-2 months tops.

---

**From:** Jack Galloway

**Sent:** Tuesday, [REDACTED] 1:15 PM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

One thing we'd need to land on is severance. Call me a hard @\$\$; but I'm not sure we need to be quite as generous to a guy that had already gotten a girl pregnant when he started as we were with [REDACTED]. And he's literally been working here [REDACTED].

**Jack Galloway**  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

---

**From:** Jennifer Sievertsen

**Sent:** Tuesday, [REDACTED] 10:51 AM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>; Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Let's email the details and determine if there's a reason to meet or not.

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 10:49 AM  
**To:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Yep! [REDACTED] and I will meet at lunch to gather additional detail. Should we meet prior to Thursday's HRC meeting or wait?

**Armando Lopez** | Executive Director of Human Resources  
**Ramsey Solutions**  
1749 Mallory Lane, Brentwood, TN 37027  
T: 615.515.3223, ext. 5045 | M: 615.390.9368  
[www.daveramsey.com](http://www.daveramsey.com)

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---

**From:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 10:45 AM  
**To:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Damn! EXACT same timeline and story!?

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>  
**Sent:** Tuesday, [REDACTED] 11:44 AM  
**To:** Armando Lopez; Committee - HR



**Subject:** Re: Team Member Concern

Well we have a template on how to handle I guess. When it rains, it pours!

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:43 AM

**To:** Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** FW: Team Member Concern

FYI - I will meet with [REDACTED] today! Crap...

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

1749 Mallory Lane, Brentwood, TN 37027

T: 615.515.3223, ext. 5045 | M: 615.390.9368

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---

**From:** [REDACTED] >

**Date:** Tuesday, [REDACTED] at 10:31 AM

**To:** Eric Lackey <[EricL@daveramsey.com](mailto:EricL@daveramsey.com)>, Rick Perry <[Rick.Perry@daveramsey.com](mailto:Rick.Perry@daveramsey.com)>,

Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Michael Finney


<[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>, [REDACTED]  
[REDACTED]

**Subject:** Team Member Concern

Gentlemen,

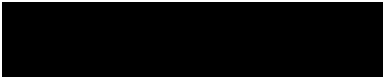
I wanted to let you all know about something that I just learned about in my one-on-one with [REDACTED]  
[REDACTED] this morning.

He informed me that he and his wife are expecting their first child in [REDACTED]. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.



Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,



Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

**From:** [Armando Lopez](#)  
**To:** [Michael Finney](#); [Jennifer Sievertsen](#); [Suzanne Simms](#); [Jack Galloway](#); [Mark Floyd](#)  
**Subject:** Re: Team Member Concern  
**Date:** Wednesday, [REDACTED] 9:59:46 AM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)  
[image004.png](#)

---

Not on our insurance. He is [REDACTED] so I'm assuming benefits through them, but in either case he is not on our plan.

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

1749 Mallory Lane, Brentwood, TN 37027

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---

**From:** Michael Finney <Michael.Finney@daveramsey.com>  
**Date:** Wednesday, [REDACTED] at 9:56 AM  
**To:** Jen Sievertsen <jennifer.sievertsen@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>, Jack Galloway <jack@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>  
**Subject:** Re: Team Member Concern

Not sure. Armando can you find out?

Also... sorry [@Suzanne Simms](#), I said "can" be there but I meant "will". ☺

---

**From:** Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>  
**Date:** Wednesday, [REDACTED] at 9:53 AM  
**To:** Michael Finney <Michael.Finney@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>, Jack Galloway <jack@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>  
**Subject:** Re: Team Member Concern

Is this guy and his wife on our insurance?

---

**From:** Michael Finney <Michael.Finney@daveramsey.com>  
**Date:** Wednesday, [REDACTED] at 9:51 AM  
**To:** Suzanne Simms <Suzannes@daveramsey.com>, Jack Galloway <jack@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Jen Sievertsen <jennifer.sievertsen@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>  
**Subject:** Re: Team Member Concern

I said I will be there, too!

---

**From:** Suzanne Simms <Suzannes@daveramsey.com>  
**Date:** Wednesday, [REDACTED] at 9:50 AM  
**To:** Michael Finney <Michael.Finney@daveramsey.com>, Jack Galloway <jack@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>  
**Subject:** Re: Team Member Concern

Finney, a board member has to be there.

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Michael Finney <michael.finney@daveramsey.com>  
**Sent:** Wednesday, [REDACTED] 9:49 AM  
**To:** Jack Galloway; Suzanne Simms; Armando Lopez; Jennifer Sievertsen; Mark Floyd  
**Subject:** Re: Team Member Concern

I think it should be [REDACTED] and [REDACTED]. I can be there, too. But I've never spoken to him outside of a quick meet and greet and my Fraps with Finney meeting. (It's my version of Wrap with Dave.)

I like your approach on the conversation.

---

**From:** Jack Galloway <jack@daveramsey.com>  
**Date:** Wednesday, [REDACTED] at 9:45 AM  
**To:** Suzanne Simms <Suzannes@daveramsey.com>, Michael Finney <Michael.Finney@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Mark Floyd

<Mark.Floyd@daveramsey.com>

**Subject:** RE: Team Member Concern

Didn't hear back from Dave yesterday; but I don't expect any push back. So anytime after Dave replies:

- I will confirm with you guys by email
- Finney & [REDACTED] sound like the right pair to meet with him
- Armando will meet with him afterward

Sounds like he will be surprised for whatever reason. Here's my two cents. Instead of simply telling him "you broke the rules and you're fired", I would suggest asking him some questions when you meet with him. Things like:

- We talked about righteous living at least two times during the interview. There was no confusion. And based on the time line, you were violating the core value while you were agreeing to it...why?
- Based on the timeline, there's a reasonable chance you suspected or knew about the pregnancy and didn't talk about it?
- Why would you put all of us through this when you knew how we felt about it?

**Jack Galloway**  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

---

**From:** Suzanne Simms

**Sent:** Tuesday, [REDACTED] 2:31 PM

**To:** Michael Finney <Michael.Finney@daveramsey.com>; Armando Lopez <armando.lopez@daveramsey.com>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Mark Floyd <Mark.Floyd@daveramsey.com>; Jack Galloway <jack@daveramsey.com>

**Subject:** Re: Team Member Concern

Feels like he would've said all that by now...?!

I'm good with [REDACTED].

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

**From:** Michael Finney <[michael.finney@daveramsey.com](mailto:michael.finney@daveramsey.com)>

**Sent:** Tuesday, [REDACTED] 2:30 PM

**To:** Armando Lopez; Jennifer Sievertsen; Mark Floyd; Jack Galloway; Suzanne Simms

**Subject:** RE: Team Member Concern

Wow. That didn't come out right.

- I'm sure we hire people who had sex before marriage all the time. We don't hold that against them.
- Maybe these two renewed their pledge to stay off each other after getting pregnant. (but I highly doubt it)

Again... I don't think it changes it. Does it? If he says he knows he screwed up and they talked about it and he told her dad and they talked with their pastor and and and..... would that change anything?

---

**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions

---

**From:** Michael Finney

**Sent:** Tuesday, [REDACTED] 2:26 PM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

The only wrinkle in this whole thing is he got her pregnant before he started here. sure we hire people all the time to who kids out of wedlock.

My question would be would that change anything? I'm 99% sure that doesn't change things. But I had to call it out before we make the final decision.

---

**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions

---

**From:** Armando Lopez

**Sent:** Tuesday, [REDACTED] 2:20 PM

**To:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms

<[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Cc:** Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>

**Subject:** Re: Team Member Concern

Nothing new to report after meeting with [REDACTED]. Righteous living was discussed with [REDACTED] at interview and brought up at spousal lunch with [REDACTED] & his wife [REDACTED]. [REDACTED] showed up alone since he was not married and conversations were had to insure he understood our core value and stance.

[REDACTED] started with us on [REDACTED]. He makes \$55k

I'm leaning towards [REDACTED] which is what we offer people who opt out in 90 days. Thoughts?

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

1749 Mallory Lane, Brentwood, TN 37027

T: 615.515.3223, ext. 5045 | M: 615.390.9368

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---

**From:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 1:17 PM

**To:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>, Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** Re: Team Member Concern

Yep – agree. It's the probationary period.

---

**From:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 1:16 PM

**To:** Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

Agree. Under 90 days makes me go really low. IMO, maybe 1-2 months tops.

**From:** Jack Galloway

**Sent:** Tuesday, [REDACTED] 1:15 PM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

One thing we'd need to land on is severance. Call me a hard @\$\$; but I'm not sure we need to be quite as generous to a guy that had already gotten a girl pregnant when he started as we were with [REDACTED]. And he's literally been working here [REDACTED] eks.

**Jack Galloway**  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

**From:** Jennifer Sievertsen

**Sent:** Tuesday, [REDACTED] 10:51 AM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>; Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Let's email the details and determine if there's a reason to meet or not.

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:49 AM

**To:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Yep! [REDACTED] and I will meet at lunch to gather additional detail. Should we meet prior to Thursday's HRC meeting or wait?

**Armando Lopez** | Executive Director of Human Resources  
**Ramsey Solutions**  
1749 Mallory Lane, Brentwood, TN 37027  
T: 615.515.3223, ext. 5045 | M: 615.390.9368  
[www.daveramsey.com](http://www.daveramsey.com)



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---

**From:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 10:45 AM  
**To:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Damn! EXACT same timeline and story!?

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>  
**Sent:** Tuesday, [REDACTED] 11:44 AM  
**To:** Armando Lopez; Committee - HR  
**Subject:** Re: Team Member Concern

Well we have a template on how to handle I guess. When it rains, it pours!

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 10:43 AM  
**To:** Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** FW: Team Member Concern

FYI - I will meet with [REDACTED] today! Crap...

**Armando Lopez** | Executive Director of Human Resources  
**Ramsey Solutions**  
1749 Mallory Lane, Brentwood, TN 37027  
T: 615.515.3223, ext. 5045 | M: 615.390.9368

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---

**From:** [REDACTED]  
**Date:** Tuesday, [REDACTED] at 10:31 AM  
**To:** Eric Lackey <[EricL@daveramsey.com](mailto:EricL@daveramsey.com)>, Rick Perry <[Rick.Perry@daveramsey.com](mailto:Rick.Perry@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>, [REDACTED]  
[REDACTED]  
**Subject:** Team Member Concern

Gentlemen,

I wanted to let you all know about something that I just learned about in my one-on-one with [REDACTED] this morning.

He informed me that he and his wife are expecting their first child in [REDACTED] 9. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.

[REDACTED]

Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,

[REDACTED]

Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

**From:** [Armando Lopez](#)  
**To:** [Michael Finney](#); [Jack Galloway](#)  
**Cc:** [Suzanne Simms](#); [Jennifer Sievertsen](#); [Mark Floyd](#)  
**Subject:** Re: Team Member Concern  
**Date:** Tuesday, [REDACTED] 5:01:46 PM  
**Attachments:** [image001.png](#)

---

I don't think this is time sensitive... different than [REDACTED] in that the leader did not stop to say this is a concern and I'm taking higher for a decision. In other words [REDACTED] doesn't even think there is a problem as of now.

That said I think we have time

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

1749 Mallory Lane, Brentwood, TN 37027

T: 615.515.3223, ext. 5045 | M: 615.390.9368

[www.daveramsey.com](http://www.daveramsey.com)

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---

**From:** Michael Finney <Michael.Finney@daveramsey.com>  
**Date:** Tuesday, [REDACTED] at 4:58 PM  
**To:** Jack Galloway <jack@daveramsey.com>  
**Cc:** Suzanne Simms <Suzannes@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Jen Sievertsen <jennifer.sievertsen@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>  
**Subject:** Re: Team Member Concern

I'm pretty sure [REDACTED] is gone. No concern if we wait until tomorrow.

(sent from mobile)

On [REDACTED], at 4:52 PM, Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)> wrote:

I've emailed Dave (20 mins ago) and will probably hear back soon; but how time sensitive is this? Is [REDACTED] here till 5:30 or already gone home for the

day?

**Jack Galloway**  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

---

**From:** Suzanne Simms  
**Sent:** Tuesday, [REDACTED] 2:31 PM  
**To:** Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>; Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Feels like he would've said all that by now...?!

I'm good with [REDACTED].

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Michael Finney <[michael.finney@daveramsey.com](mailto:michael.finney@daveramsey.com)>  
**Sent:** Tuesday, [REDACTED] 2:30 PM  
**To:** Armando Lopez; Jennifer Sievertsen; Mark Floyd; Jack Galloway; Suzanne Simms  
**Subject:** RE: Team Member Concern

Wow. That didn't come out right.

- I'm sure we hire people who had sex before marriage all the time. We don't hold that against them.
- Maybe these two renewed their pledge to stay off each other after getting pregnant. (but I highly doubt it)

Again... I don't think it changes it. Does it? If he says he knows he screwed up and they talked about it and he told her dad and they talked with their pastor and and and..... would that change anything?

**Michael Finney**

Chief Digital Officer  
Ramsey Solutions

---

**From:** Michael Finney

**Sent:** Tuesday, [REDACTED] 2:26 PM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

The only wrinkle in this whole thing is he got her pregnant before he started here. sure we hire people all the time who kids out of wedlock.

My question would be would that change anything? I'm 99% sure that doesn't change things. But I had to call it out before we make the final decision.

---

**Michael Finney**

Chief Digital Officer  
Ramsey Solutions

---

**From:** Armando Lopez

**Sent:** Tuesday, [REDACTED] 2:20 PM

**To:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Cc:** Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>

**Subject:** RE: Team Member Concern

Nothing new from our meeting with [REDACTED]. Righteous living was discussed with [REDACTED] at interview and brought up at spousal lunch with [REDACTED] & his wife [REDACTED]. [REDACTED] showed up alone since he was not married and conversations were had to insure he understood [REDACTED] and stance.

[REDACTED] started with us on [REDACTED] He makes \$55k

I'm leaning towards [REDACTED] which is what we offer people who opt out in 90 days.  
Thoughts?

**Armando Lopez** | Executive Director of Human Resources

## Ramsey Solutions

1749 Mallory Lane, Brentwood, TN 37027  
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[www.daveramsey.com](http://www.daveramsey.com)

<image001.png>

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**From:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 1:17 PM

**To:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>, Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** Re: Team Member Concern

Yep – agree. It's the probationary period.

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**Date:** Tuesday, [REDACTED] at 1:16 PM

**To:** Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

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**Subject:** RE: Team Member Concern

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Jack Galloway  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

**From:** Jennifer Sievertsen  
**Sent:** Tuesday, [REDACTED] 10:51 AM  
**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>; Committee - HR <[HRCCommittee@daveramsey.com](mailto:HRCCommittee@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Let's email the details and determine if there's a reason to meet or not.

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 10:49 AM  
**To:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Committee - HR <[HRCCommittee@daveramsey.com](mailto:HRCCommittee@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Yep! [REDACTED] and I will meet at lunch to gather additional detail. Should we meet prior to Thursday's HRC meeting or wait?

**Armando Lopez** | Executive Director of Human Resources  
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**From:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 10:45 AM  
**To:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Committee - HR <[HRCCommittee@daveramsey.com](mailto:HRCCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Damn! EXACT same timeline and story!?

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>  
**Sent:** Tuesday, [REDACTED] 11:44 AM  
**To:** Armando Lopez; Committee - HR  
**Subject:** Re: Team Member Concern

Well we have a template on how to handle I guess. When it rains, it pours!

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 10:43 AM  
**To:** Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** FW: Team Member Concern

FYI - I will meet with [REDACTED] today! Crap...

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

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<image003.png>

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---

**From:** [REDACTED] >  
**Date:** Tuesday, [REDACTED] at 10:31 AM  
**To:** Eric Lackey <[EricL@daveramsey.com](mailto:EricL@daveramsey.com)>, Rick Perry <[Rick.Perry@daveramsey.com](mailto:Rick.Perry@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>, [REDACTED]



[REDACTED]

**Subject:** Team Member Concern

Gentlemen,

I wanted to let you all know about something that I just learned about in my one-on-one with [REDACTED] this morning.

He informed me that he and his wife are expecting their first child in [REDACTED]. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.

[REDACTED]

Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,

[REDACTED]

Ramsey Solutions

[www.daveramsey.com](http://www.daveramsey.com)

**From:** [Michael Finney](#)  
**To:** [Jack Galloway](#)  
**Cc:** [Suzanne Simms](#); [Armando Lopez](#); [Jennifer Sievertsen](#); [Mark Floyd](#)  
**Subject:** Re: Team Member Concern  
**Date:** Tuesday, [REDACTED] 4:58:08 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

---

I'm pretty sure [REDACTED] is gone. No concern if we wait until tomorrow.

(sent from mobile)

On [REDACTED], at 4:52 PM, Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)> wrote:

I've emailed Dave (20 mins ago) and will probably hear back soon; but how time sensitive is this? Is [REDACTED] here till 5:30 or already gone home for the day?

**Jack Galloway**  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

---

**From:** Suzanne Simms  
**Sent:** Tuesday, [REDACTED] 2:31 PM  
**To:** Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>; Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Feels like he would've said all that by now...?!

I'm good with [REDACTED].

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Michael Finney <[michael.finney@daveramsey.com](mailto:michael.finney@daveramsey.com)>  
**Sent:** Tuesday, [REDACTED] 2:30 PM  
**To:** Armando Lopez; Jennifer Sievertsen; Mark Floyd; Jack Galloway; Suzanne

Simms

**Subject:** RE: Team Member Concern

Wow. That didn't come out right.

- I'm sure we hire people who had sex before marriage all the time. We don't hold that against them.
- Maybe these two renewed their pledge to stay off each other after getting pregnant. (but I highly doubt it)

Again... I don't think it changes it. Does it? If he says he knows he screwed up and they talked about it and he told her dad and they talked with their pastor and and and..... would that change anything?

---

**Michael Finney**

Chief Digital Officer  
Ramsey Solutions

---

**From:** Michael Finney

**Sent:** Tuesday, [REDACTED] 2:26 PM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

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**Cc:** Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>

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**Date:** Tuesday, [REDACTED] at 1:17 PM

**To:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>, Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** Re: Team Member Concern

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**Date:** Tuesday, [REDACTED] at 1:16 PM

**To:** Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

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**Subject:** RE: Team Member Concern

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Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

**From:** Jennifer Sievertsen

**Sent:** Tuesday, [REDACTED] 10:51 AM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>; Committee - HR <[HRCCommittee@daveramsey.com](mailto:HRCCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

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**To:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Committee - HR <[HRCCommittee@daveramsey.com](mailto:HRCCommittee@daveramsey.com)>

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<image002.png>

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**Subject:** Re: Team Member Concern

Damn! EXACT same timeline and story!?

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

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**Sent:** Tuesday, [REDACTED] 11:44 AM

**To:** Armando Lopez; Committee - HR

**Subject:** Re: Team Member Concern

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**Date:** Tuesday, [REDACTED] at 10:43 AM

**To:** Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** FW: Team Member Concern

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**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

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**From:** [REDACTED]  
**Date:** Tuesday, [REDACTED] at 10:31 AM  
**To:** Eric Lackey <[EricL@daveramsey.com](mailto:EricL@daveramsey.com)>, Rick Perry  
<[Rick.Perry@daveramsey.com](mailto:Rick.Perry@daveramsey.com)>, Armando Lopez  
<[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Michael Finney  
<[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>, [REDACTED]  
[REDACTED] >  
**Subject:** Team Member Concern

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**From:** [Armando Lopez](#)  
**To:** [Jennifer Sievertsen](#); [Mark Floyd](#); [Jack Galloway](#); [Suzanne Simms](#)  
**Cc:** [Michael Finney](#)  
**Subject:** Re: Team Member Concern  
**Date:** Tuesday, [REDACTED] 2:20:16 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
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**Date:** Tuesday, [REDACTED] at 1:16 PM  
**To:** Jack Galloway <jack@daveramsey.com>, Armando Lopez



<armando.lopez@daveramsey.com>, Jen Sievertsen <jennifer.sievertsen@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>

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**To:** Armando Lopez <armando.lopez@daveramsey.com>; Suzanne Simms <Suzannes@daveramsey.com>; Committee - HR <HRCommittee@daveramsey.com>

**Subject:** Re: Team Member Concern

Let's email the details and determine if there's a reason to meet or not.

---

**From:** Armando Lopez <armando.lopez@daveramsey.com>

**Date:** Tuesday, [REDACTED] at 10:49 AM

**To:** Suzanne Simms <Suzannes@daveramsey.com>, Jen Sievertsen <jennifer.sievertsen@daveramsey.com>, Committee - HR <HRCommittee@daveramsey.com>

**Subject:** Re: Team Member Concern

Yep! [REDACTED] and I will meet at lunch to gather additional detail. Should we meet prior to Thursday's HRC meeting or wait?

**Armando Lopez** | Executive Director of Human Resources  
**Ramsey Solutions**  
1749 Mallory Lane, Brentwood, TN 37027

T: 615.515.3223, ext. 5045 | M: 615.390.9368

[www.daveramsey.com](http://www.daveramsey.com)

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---

**From:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:45 AM

**To:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Damn! EXACT same timeline and story!?

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>

**Sent:** Tuesday, [REDACTED] 11:44 AM

**To:** Armando Lopez; Committee - HR

**Subject:** Re: Team Member Concern

Well we have a template on how to handle I guess. When it rains, it pours!

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:43 AM

**To:** Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** FW: Team Member Concern

FYI - I will meet with [REDACTED] today! Crap...

**Armando Lopez** | Executive Director of Human Resources  
**Ramsey Solutions**

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---

**From:** [REDACTED] >  
**Date:** Tuesday, [REDACTED] at 10:31 AM  
**To:** Eric Lackey <[EricL@daveramsey.com](mailto:EricL@daveramsey.com)>, Rick Perry <[Rick.Perry@daveramsey.com](mailto:Rick.Perry@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>, [REDACTED] >  
**Subject:** Team Member Concern

Gentlemen,

I wanted to let you all know about something that I just learned about in my one-on-one with [REDACTED] this morning.

He informed me that he and his wife are expecting their first child in [REDACTED]. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.

[REDACTED]

Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,

[REDACTED]  
Ramsey Solutions



**From:** [Michael Finney](#)  
**To:** [Jack Galloway](#); [Suzanne Simms](#); [Armando Lopez](#); [Jennifer Sievertsen](#); [Mark Floyd](#)  
**Subject:** Re: Team Member Concern  
**Date:** Wednesday, [REDACTED] 9:49:57 AM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

---

I think it should be [REDACTED] and [REDACTED]. I can be there, too. But I've never spoken to him outside of a quick meet and greet and my Fraps with Finney meeting. (It's my version of Wrap with Dave.)

I like your approach on the conversation.

---

**From:** Jack Galloway <jack@daveramsey.com>  
**Date:** Wednesday, [REDACTED] at 9:45 AM  
**To:** Suzanne Simms <Suzannes@daveramsey.com>, Michael Finney <Michael.Finney@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>  
**Subject:** RE: Team Member Concern

Didn't hear back from Dave yesterday; but I don't expect any push back. So anytime after Dave replies:

- I will confirm with you guys by email
- Finney & [REDACTED] sound like the right pair to meet with him
- Armando will meet with him afterward

Sounds like he will be surprised for whatever reason. Here's my two cents. Instead of simply telling him "you broke the rules and you're fired", I would suggest asking him some questions when you meet with him. Things like:

- We talked about righteous living at least two times during the interview. There was no confusion. And based on the time line, you were violating the core value while you were agreeing to it...why?
- Based on the timeline, there's a reasonable chance you suspected or knew about the pregnancy and didn't talk about it?
- Why would you put all of us through this when you knew how we felt about it?

Jack Galloway  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

---

**From:** Suzanne Simms

**Sent:** Tuesday, [REDACTED] 2:31 PM

**To:** Michael Finney <Michael.Finney@daveramsey.com>; Armando Lopez <armando.lopez@daveramsey.com>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Mark Floyd <Mark.Floyd@daveramsey.com>; Jack Galloway <jack@daveramsey.com>

**Subject:** Re: Team Member Concern

Feels like he would've said all that by now...?!

I'm good with [REDACTED].

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Michael Finney <[michael.finney@daveramsey.com](mailto:michael.finney@daveramsey.com)>

**Sent:** Tuesday, [REDACTED] 2:30 PM

**To:** Armando Lopez; Jennifer Sievertsen; Mark Floyd; Jack Galloway; Suzanne Simms

**Subject:** RE: Team Member Concern

Wow. That didn't come out right.

- I'm sure we hire people who had sex before marriage all the time. We don't hold that against them.
- Maybe these two renewed their pledge to stay off each other after getting pregnant. (but I highly doubt it)

Again... I don't think it changes it. Does it? If he says he knows he screwed up and they talked about it and he told her dad and they talked with their pastor and and and..... would that change anything?

---

**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions

---

**From:** Michael Finney

**Sent:** Tuesday, [REDACTED] 2:26 PM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

The only wrinkle in this whole thing is he got her pregnant before he started here. sure we hire people all the time to who kids out of wedlock.

My question would be would that change anything? I'm 99% sure that doesn't change things. But I had to call it out before we make the final decision.

---

**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions

---

**From:** Armando Lopez  
**Sent:** Tuesday, [REDACTED] 2:20 PM  
**To:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Cc:** Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Nothing new to report after meeting with [REDACTED]. Righteous living was discussed with [REDACTED] at interview and brought up at spousal lunch with [REDACTED] & his wife [REDACTED]. [REDACTED] showed up alone since he was not married and conversations were had to insure he understood our core value and stance.

[REDACTED] started with us on [REDACTED]. He makes \$55k

I'm leaning towards [REDACTED] which is what we offer people who opt out in 90 days. Thoughts?

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---

**From:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 1:17 PM

**To:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>, Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** Re: Team Member Concern

Yep – agree. It's the probationary period.

---

**From:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 1:16 PM

**To:** Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

Agree. Under 90 days makes me go really low. IMO, maybe 1-2 months tops.

---

**From:** Jack Galloway

**Sent:** Tuesday, [REDACTED] 1:15 PM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

One thing we'd need to land on is severance. Call me a hard @\$\$; but I'm not sure we need to be quite as generous to a guy that had already gotten a girl pregnant when he started as we were with [REDACTED]. And he's literally been working here [REDACTED].

**Jack Galloway**  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

---

**From:** Jennifer Sievertsen

**Sent:** Tuesday, [REDACTED] 10:51 AM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>; Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Let's email the details and determine if there's a reason to meet or not.



---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 10:49 AM  
**To:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Yep! [REDACTED] and I will meet at lunch to gather additional detail. Should we meet prior to Thursday's HRC meeting or wait?

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**Ramsey Solutions**  
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---

**From:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 10:45 AM  
**To:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Damn! EXACT same timeline and story!?

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>  
**Sent:** Tuesday, [REDACTED] 11:44 AM  
**To:** Armando Lopez; Committee - HR

**Subject:** Re: Team Member Concern

Well we have a template on how to handle I guess. When it rains, it pours!

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:43 AM

**To:** Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** FW: Team Member Concern

FYI - I will meet with [REDACTED] today! Crap...

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

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T: 615.515.3223, ext. 5045 | M: 615.390.9368

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---

**From:** [REDACTED]

**Date:** Tuesday, [REDACTED] at 10:31 AM

**To:** Eric Lackey <[EricL@daveramsey.com](mailto:EricL@daveramsey.com)>, Rick Perry <[Rick.Perry@daveramsey.com](mailto:Rick.Perry@daveramsey.com)>,

Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Michael Finney

<[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>, [REDACTED]

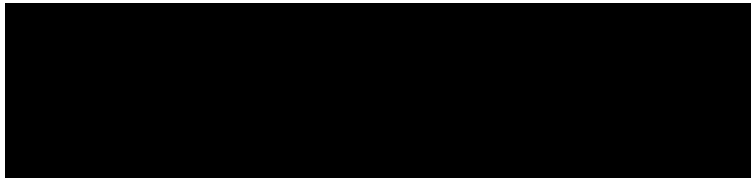
[REDACTED]

**Subject:** Team Member Concern

Gentlemen,

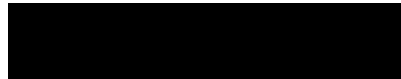
I wanted to let you all know about something that I just learned about in my one-on-one with [REDACTED] this morning.

He informed me that he and his wife are expecting their first child in [REDACTED]. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.



Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,



Ramsey Solutions

[www.daveramsey.com](http://www.daveramsey.com)

**From:** [Jennifer Sievertsen](#)  
**To:** [Michael Finney](#)  
**Subject:** Re: [REDACTED]  
**Date:** Wednesday, [REDACTED] 3:42:51 PM

---

This should not have been a surprise. It was because [REDACTED] didn't have the right talk with him when he brought up that she was pregnant originally I think...

---

**From:** Michael Finney <Michael.Finney@daveramsey.com>  
**Date:** Wednesday, [REDACTED] at 3:40 PM  
**To:** Committee - HR <HRCommittee@daveramsey.com>  
**Subject:** [REDACTED]

[REDACTED], [REDACTED] and I sat down with [REDACTED] It was a tough one.

When he was interviewing he did not know that his girlfriend was pregnant. After they found out, they made plans to get married and, in his words, "do the right thing." He talked about how he knows he messed up and how thankful he has been to the families and his church that are helping them walk this out the right way.

He was surprised that we were letting him go. He felt like getting married and making the lifelong commitment would be the right thing to do. In the end, though, he said he understood that we have to be consistent with what we say. There were quite a few tears but he's going to be alright. He's a good kid.

[REDACTED] did a great job of letting [REDACTED] open the conversation. [REDACTED] also did a good job delivering the bad news to [REDACTED] They are with Armando now.

---

**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions

**From:** [Jennifer Sievertsen](#)  
**To:** [Michael Finney](#); [Suzanne Simms](#); [Jack Galloway](#); [Armando Lopez](#); [Mark Floyd](#)  
**Subject:** Re: Team Member Concern  
**Date:** Wednesday, [REDACTED] 9:53:19 AM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

---

Is this guy and his wife on our insurance?

---

**From:** Michael Finney <Michael.Finney@daveramsey.com>  
**Date:** Wednesday, [REDACTED] at 9:51 AM  
**To:** Suzanne Simms <Suzannes@daveramsey.com>, Jack Galloway <jack@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Jen Sievertsen <jennifer.sievertsen@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>  
**Subject:** Re: Team Member Concern

I said I will be there, too!

---

**From:** Suzanne Simms <Suzannes@daveramsey.com>  
**Date:** Wednesday, [REDACTED] at 9:50 AM  
**To:** Michael Finney <Michael.Finney@daveramsey.com>, Jack Galloway <jack@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>  
**Subject:** Re: Team Member Concern

Finney, a board member has to be there.

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Michael Finney <michael.finney@daveramsey.com>  
**Sent:** Wednesday, [REDACTED] 9:49 AM  
**To:** Jack Galloway; Suzanne Simms; Armando Lopez; Jennifer Sievertsen; Mark Floyd  
**Subject:** Re: Team Member Concern

I think it should be [REDACTED] and [REDACTED]. I can be there, too. But I've never spoken to him outside of a quick meet and greet and my Fraps with Finney meeting. (It's my version of Wrap with Dave.)

I like your approach on the conversation.

**From:** Jack Galloway <jack@daveramsey.com>  
**Date:** Wednesday, [REDACTED] at 9:45 AM  
**To:** Suzanne Simms <Suzannes@daveramsey.com>, Michael Finney <Michael.Finney@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>  
**Subject:** RE: Team Member Concern

Didn't hear back from Dave yesterday; but I don't expect any push back. So anytime after Dave replies:

- I will confirm with you guys by email
- Finney & [REDACTED] sound like the right pair to meet with him
- Armando will meet with him afterward

Sounds like he will be surprised for whatever reason. Here's my two cents. Instead of simply telling him "you broke the rules and you're fired", I would suggest asking him some questions when you meet with him. Things like:

- We talked about righteous living at least two times during the interview. There was no confusion. And based on the time line, you were violating the core value while you were agreeing to it...why?
- Based on the timeline, there's a reasonable chance you suspected or knew about the pregnancy and didn't talk about it?
- Why would you put all of us through this when you knew how we felt about it?

**Jack Galloway**  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

**From:** Suzanne Simms  
**Sent:** Tuesday, [REDACTED] 2:31 PM  
**To:** Michael Finney <Michael.Finney@daveramsey.com>; Armando Lopez <armando.lopez@daveramsey.com>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Mark Floyd <Mark.Floyd@daveramsey.com>; Jack Galloway <jack@daveramsey.com>  
**Subject:** Re: Team Member Concern

Feels like he would've said all that by now...?!

I'm good with [REDACTED].

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Michael Finney <[michael.finney@daveramsey.com](mailto:michael.finney@daveramsey.com)>  
**Sent:** Tuesday, [REDACTED] 2:30 PM  
**To:** Armando Lopez; Jennifer Sievertsen; Mark Floyd; Jack Galloway; Suzanne Simms  
**Subject:** RE: Team Member Concern

Wow. That didn't come out right.

- I'm sure we hire people who had sex before marriage all the time. We don't hold that against them.
- Maybe these two renewed their pledge to stay off each other after getting pregnant. (but I highly doubt it)

Again... I don't think it changes it. Does it? If he says he knows he screwed up and they talked about it and he told her dad and they talked with their pastor and and and..... would that change anything?

---

**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions

---

**From:** Michael Finney  
**Sent:** Tuesday, [REDACTED] 2:26 PM  
**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Subject:** RE: Team Member Concern

The only wrinkle in this whole thing is he got her pregnant before he started here. sure we hire people all the time to who kids out of wedlock.

My question would be would that change anything? I'm 99% sure that doesn't change things. But I had to call it out before we make the final decision.

---

**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions

---

**From:** Armando Lopez

**Sent:** Tuesday, [REDACTED] 2:20 PM

**To:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Cc:** Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>

**Subject:** Re: Team Member Concern

Nothing new to report after meeting with [REDACTED]. Righteous living was discussed with [REDACTED] at interview and brought up at spousal lunch with [REDACTED] & his wife [REDACTED]. [REDACTED] showed up alone since he was not married and conversations were had to insure he understood our core value and stance.

[REDACTED] started with us on [REDACTED]. He makes \$55k

I'm leaning towards [REDACTED] which is what we offer people who opt out in 90 days. Thoughts?

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

1749 Mallory Lane, Brentwood, TN 37027

T: 615.515.3223, ext. 5045 | M: 615.390.9368

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---

**From:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 1:17 PM

**To:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>, Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** Re: Team Member Concern

Yep – agree. It's the probationary period.



**From:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 1:16 PM

**To:** Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern [REDACTED]

Agree. Under 9 [REDACTED] go really low. IMO, maybe 1-2 months tops.

---

**From:** Jack Galloway

**Sent:** Tuesday, [REDACTED] 1:15 PM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern [REDACTED]

One thing we'd need to land on is severance. Call me a hard @\$\$; but I'm not sure we need to be quite as generous to a guy that had already gotten a girl pregnant when he started as we were with [REDACTED]. And he's literally been working here [REDACTED]

**Jack Galloway**

Executive Vice President [REDACTED]

Ramsey Scott [REDACTED]

[www.daveramsey.com](http://www.daveramsey.com)

---

**From:** Jennifer Sievertsen

**Sent:** Tuesday, [REDACTED] 10:51 AM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>; Committee - HR <[HRCCommittee@daveramsey.com](mailto:HRCCommittee@daveramsey.com)>

**Subject:** RE: Team Member Concern [REDACTED]

Let's email the d [REDACTED] hine if there's a [REDACTED] on to meet or not.

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:49 AM

**To:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Committee - HR <[HRCCommittee@daveramsey.com](mailto:HRCCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern [REDACTED]

[REDACTED] and I will meet [REDACTED] rather additional detail. Should we meet prior to Thursday's HRC meeting or wait?

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

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**From:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:45 AM

**To:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Damn! EXACT same timeline and story!?

Suzanne Simms

EVP, Consumer Division

Ramsey Solutions

---

**From:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>

**Sent:** Tuesday, [REDACTED] 11:44 AM

**To:** Armando Lopez; Committee - HR

**Subject:** Re: Team Member Concern

Well we have a template on how to handle I guess. When it rains, it pours!

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:43 AM

**To:** Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** FW: Team Member Concern

FYI - I will meet with [REDACTED] today! Crap...

**Armando Lopez** | Executive Director of Human Resources

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**From:** [REDACTED] >  
**Date:** Tuesday, [REDACTED] at 10:31 AM  
**To:** Eric Lackey <[EricL@daveramsey.com](mailto:EricL@daveramsey.com)>, Rick Perry <[Rick.Perry@daveramsey.com](mailto:Rick.Perry@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>, [REDACTED] >  
**Subject:** Team Member Concern

Gentlemen,

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He informed me that he and his wife are expecting their first child in [REDACTED]. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.

[REDACTED]

Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,



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**From:** [Jennifer Sievertsen](#)  
**To:** [Mark Floyd](#); [Jack Galloway](#); [Armando Lopez](#); [Suzanne Simms](#)  
**Subject:** Re: Team Member Concern  
**Date:** Tuesday, [REDACTED] 1:17:32 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)

---

Yep – agree. It's the probationary period.

---

**From:** Mark Floyd <Mark.Floyd@daveramsey.com>  
**Date:** Tuesday, [REDACTED] at 1:16 PM  
**To:** Jack Galloway <jack@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Jen Sievertsen <jennifer.sievertsen@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>  
**Subject:** RE: Team Member Concern

Agree. Under 90 days makes me go really low. IMO, maybe 1-2 months tops.

**From:** Jack Galloway  
**Sent:** Tuesday, [REDACTED] 1:15 PM  
**To:** Armando Lopez <armando.lopez@daveramsey.com>; Jack Galloway <jack@daveramsey.com>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Mark Floyd <Mark.Floyd@daveramsey.com>; Suzanne Simms <Suzannes@daveramsey.com>  
**Subject:** RE: Team Member Concern

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**Jack Galloway**  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

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**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>; Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Let's email the details and determine if there's a reason to meet or not.

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**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:49 AM

**To:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Yep! [REDACTED] and I will meet at lunch to gather additional detail. Should we meet prior to Thursday's HRC meeting or wait?

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

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**From:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:45 AM

**To:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Damn! EXACT same timeline and story!?

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>

**Sent:** Tuesday, [REDACTED] 11:44 AM

**To:** Armando Lopez; Committee - HR

**Subject:** Re: Team Member Concern

Well we have a template on how to handle I guess. When it rains, it pours!

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:43 AM

**To:** Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** FW: Team Member Concern

FYI - I will meet with [REDACTED] today! Crap...

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

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**From:** [REDACTED] >

**Date:** Tuesday, [REDACTED] at 10:31 AM

**To:** Eric Lackey <[EricL@daveramsey.com](mailto:EricL@daveramsey.com)>, Rick Perry <[Rick.Perry@daveramsey.com](mailto:Rick.Perry@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>, [REDACTED] >

**Subject:** Team Member Concern

Gentlemen,

I wanted to let you all know about something that I just learned about in my one-on-one with [REDACTED] this morning.

He informed me that he and his wife are expecting their first child in [REDACTED]. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.

[REDACTED]

[REDACTED]

Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,

[REDACTED]

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**From:** [Jennifer Sievertsen](#)  
**To:** [Michael Finney](#); [Armando Lopez](#); [Mark Floyd](#); [Jack Galloway](#); [Suzanne Simms](#)  
**Subject:** Re: Team Member Concern  
**Date:** Tuesday, [REDACTED] 2:32:18 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

---

nope

---

**From:** Michael Finney <Michael.Finney@daveramsey.com>  
**Date:** Tuesday, [REDACTED] at 2:25 PM  
**To:** Armando Lopez <armando.lopez@daveramsey.com>, Jen Sievertsen <jennifer.sievertsen@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>, Jack Galloway <jack@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>  
**Subject:** RE: Team Member Concern

The only wrinkle in this whole thing is he got her pregnant before he started here. sure we hire people all the time to who kids out of wedlock.

My question would be would that change anything? I'm 99% sure that doesn't change things. But I had to call it out before we make the final decision.

---

**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions

**From:** Armando Lopez  
**Sent:** Tuesday, [REDACTED] 2:20 PM  
**To:** Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Mark Floyd <Mark.Floyd@daveramsey.com>; Jack Galloway <jack@daveramsey.com>; Suzanne Simms <Suzannes@daveramsey.com>  
**Cc:** Michael Finney <Michael.Finney@daveramsey.com>  
**Subject:** Re: Team Member Concern

Nothing new to report after meeting with [REDACTED]. Righteous living was discussed with [REDACTED] at interview and brought up at spousal lunch with [REDACTED] & his wife [REDACTED]. [REDACTED] showed up alone since he was not married and conversations were had to insure he understood our core value and stance.

[REDACTED] started with us on [REDACTED]. He makes \$55k

I'm leaning towards [REDACTED] which is what we offer people who opt out in 90 days. Thoughts?

**Armando Lopez** | Executive Director of Human Resources

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**From:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 1:17 PM

**To:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>, Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** Re: Team Member Concern

Yep – agree. It’s the probationary period.

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**From:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 1:16 PM

**To:** Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

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**From:** Jack Galloway

**Sent:** Tuesday, [REDACTED] 1:15 PM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

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Jack Galloway  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

---

**From:** Jennifer Sievertsen  
**Sent:** Tuesday, [REDACTED] 10:51 AM  
**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>; Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Let's email the details and determine if there's a reason to meet or not.

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**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 10:49 AM  
**To:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** Re: Team Member Concern

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**From:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 10:45 AM  
**To:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Armando Lopez

<[armando\\_lopez@daveramsey.com](mailto:armando_lopez@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

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Damn! EXACT same timeline and story!?

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

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**Sent:** Tuesday, [REDACTED] 11:44 AM

**To:** Armando Lopez; Committee - HR

**Subject:** Re: Team Member Concern

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**From:** Armando Lopez <[armando\\_lopez@daveramsey.com](mailto:armando_lopez@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:43 AM

**To:** Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** FW: Team Member Concern

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[REDACTED]>

**Subject:** Team Member Concern

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[REDACTED]

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[www.daveramsey.com](http://www.daveramsey.com)

**From:** [Jennifer Sievertsen](#)  
**To:** [Armando Lopez](#); [Committee - HR](#)  
**Subject:** Re: Team Member Concern  
**Date:** Tuesday, [REDACTED] 10:44:34 AM  
**Attachments:** [image001.png](#)

---

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---

**From:** Armando Lopez <armando.lopez@daveramsey.com>  
**Date:** Tuesday, [REDACTED] at 10:43 AM  
**To:** Committee - HR <HRCommittee@daveramsey.com>  
**Subject:** FW: Team Member Concern

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**From:** [REDACTED]  
**Date:** Tuesday, [REDACTED] at 10:31 AM  
**To:** Eric Lackey <EricL@daveramsey.com>, Rick Perry <Rick.Perry@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Michael Finney <Michael.Finney@daveramsey.com>, [REDACTED]  
[REDACTED]  
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He informed me that he and his wife are expecting their first child in [REDACTED] 9. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.



Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,



Ramsey Solutions  
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**From:** [Jennifer Sievertsen](#)  
**To:** [Armando Lopez](#); [Suzanne Simms](#); [Committee - HR](#)  
**Subject:** Re: Team Member Concern  
**Date:** Tuesday, [REDACTED] 10:50:37 AM  
**Attachments:** [image001.png](#)  
[image002.png](#)

---

Let's email the details and determine if there's a reason to meet or not.

---

**From:** Armando Lopez <armando.lopez@daveramsey.com>  
**Date:** Tuesday, [REDACTED] at 10:49 AM  
**To:** Suzanne Simms <Suzannes@daveramsey.com>, Jen Sievertsen <jennifer.sievertsen@daveramsey.com>, Committee - HR <HRCommittee@daveramsey.com>  
**Subject:** Re: Team Member Concern

Yep! [REDACTED] and I will meet at lunch to gather additional detail. Should we meet prior to Thursday's HRC meeting or wait?

**Armando Lopez** | Executive Director of Human Resources  
**Ramsey Solutions**  
1749 Mallory Lane, Brentwood, TN 37027  
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**From:** Suzanne Simms <Suzannes@daveramsey.com>  
**Date:** Tuesday, [REDACTED] at 10:45 AM  
**To:** Jen Sievertsen <jennifer.sievertsen@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Committee - HR <HRCommittee@daveramsey.com>  
**Subject:** Re: Team Member Concern

Damn! EXACT same timeline and story!?

Suzanne Simms  
EVP, Consumer Division



Ramsey Solutions

---

**From:** Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>  
**Sent:** Tuesday, [REDACTED] 11:44 AM  
**To:** Armando Lopez; Committee - HR  
**Subject:** Re: Team Member Concern

Well we have a template on how to handle I guess. When it rains, it pours!

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**From:** Armando Lopez <armando.lopez@daveramsey.com>  
**Date:** Tuesday, [REDACTED] at 10:43 AM  
**To:** Committee - HR <HRCommittee@daveramsey.com>  
**Subject:** FW: Team Member Concern

FYI - I will meet with [REDACTED] today! Crap...

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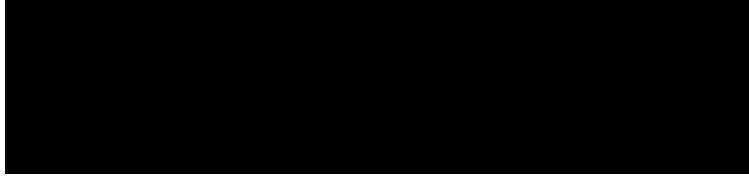
---

**From:** [REDACTED]  
**Date:** Tuesday, [REDACTED] at 10:31 AM  
**To:** Eric Lackey <EricL@daveramsey.com>, Rick Perry <Rick.Perry@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Michael Finney <Michael.Finney@daveramsey.com>, [REDACTED]  
>  
**Subject:** Team Member Concern

Gentlemen,

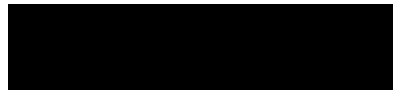
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[REDACTED] this morning.

He informed me that he and his wife are expecting their first child in [REDACTED]. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.



Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,



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**From:** [Jennifer Sievertsen](#)  
**To:** [Jack Galloway](#)  
**Subject:** Re: Team Member Concern  
**Date:** Tuesday, [REDACTED] 4:19:06 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

---

FYI – I gave Dave a heads up in my meeting with him since this email came across right then. Still let him know what we’re recommending but he already is aware there’s a team member who’s been here 5 minutes that did this.

---

**From:** Jack Galloway <jack@daveramsey.com>  
**Date:** Tuesday, [REDACTED] at 4:17 PM  
**To:** Suzanne Simms <Suzannes@daveramsey.com>, Michael Finney <Michael.Finney@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Jen Sievertsen <jennifer.sievertsen@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>  
**Subject:** RE: Team Member Concern

Agreed. He would’ve mentioned it. And unless that was the case, it means they were sleeping together WHILE we were having the righteous living talks with them.

I’ll let Dave know.

**Jack Galloway**  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

**From:** Suzanne Simms  
**Sent:** Tuesday, [REDACTED] 2:31 PM  
**To:** Michael Finney <Michael.Finney@daveramsey.com>; Armando Lopez <armando.lopez@daveramsey.com>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Mark Floyd <Mark.Floyd@daveramsey.com>; Jack Galloway <jack@daveramsey.com>  
**Subject:** Re: Team Member Concern

Feels like he would’ve said all that by now...?!

I’m good with [REDACTED]

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Michael Finney <[michael.finney@daveramsey.com](mailto:michael.finney@daveramsey.com)>

**Sent:** Tuesday, [REDACTED] 2:30 PM

**To:** Armando Lopez; Jennifer Sievertsen; Mark Floyd; Jack Galloway; Suzanne Simms

**Subject:** RE: Team Member Concern

Wow. That didn't come out right.

- I'm sure we hire people who had sex before marriage all the time. We don't hold that against them.
- Maybe these two renewed their pledge to stay off each other after getting pregnant. (but I highly doubt it)

Again... I don't think it changes it. Does it? If he says he knows he screwed up and they talked about it and he told her dad and they talked with their pastor and and and..... would that change anything?

---

**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions

---

**From:** Michael Finney

**Sent:** Tuesday, [REDACTED] 2:26 PM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

The only wrinkle in this whole thing is he got her pregnant before he started here. sure we hire people all the time to who kids out of wedlock.

My question would be would that change anything? I'm 99% sure that doesn't change things. But I had to call it out before we make the final decision.

---

**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions

---

**From:** Armando Lopez

**Sent:** Tuesday, [REDACTED] 2:20 PM

**To:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Cc:** Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>  
**Subject:** Re: Team Member Concern

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[REDACTED] started with us on [REDACTED]. He makes \$55k

I'm leaning towards [REDACTED] which is what we offer people who opt out in 90 days. Thoughts?

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**From:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 1:17 PM  
**To:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>, Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Yep – agree. It's the probationary period.

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**From:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 1:16 PM  
**To:** Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>,

Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

Agree. Under 90 days makes me go really low. IMO, maybe 1-2 months tops.

---

**From:** Jack Galloway

**Sent:** Tuesday, [REDACTED] 1:13 PM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

One thing we'd need to land on is severance. Call me a hard @\$\$; but I'm not sure we need to be quite as generous to a guy that had already gotten a girl pregnant when he started as we were with [REDACTED]. And he's literally been working here [REDACTED].

**Jack Galloway**

Executive [REDACTED] [REDACTED]

Ramsey Solutions [REDACTED]

[www.daveramsey.com](http://www.daveramsey.com)

---

**From:** Jennifer Sievertsen [REDACTED]

**Sent:** Tuesday, [REDACTED] 10:51 AM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>; [REDACTED] Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Let's email the details and determine if there's a reason to meet or not.

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**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:49 AM

**To:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; [REDACTED] Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

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**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions** [REDACTED]

1749 Mallory Lane, Brentwood, TN 37027

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**From:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 10:45 AM  
**To:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Damn! EXACT same timeline and story!?

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>  
**Sent:** Tuesday, [REDACTED] 11:44 AM  
**To:** Armando Lopez; Committee - HR  
**Subject:** Re: Team Member Concern

Well we have a template on how to handle I guess. When it rains, it pours!

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**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 10:43 AM  
**To:** Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>  
**Subject:** FW: Team Member Concern

FYI - I will meet with [REDACTED] today! Crap...

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**From:** [REDACTED]

**Date:** Tuesday, [REDACTED] at 10:31 AM

**To:** Eric Lackey <[EricL@daveramsey.com](mailto:EricL@daveramsey.com)>, Rick Perry <[Rick.Perry@daveramsey.com](mailto:Rick.Perry@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>, [REDACTED]  
[REDACTED]

**Subject:** Team Member Concern

Gentlemen,

I wanted to let you all know about something that I just learned about in my one-on-one with [REDACTED] this morning.

He informed me that he and his wife are expecting their first child in [REDACTED]. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.

[REDACTED]

Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,

[REDACTED]  
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**From:** [Jennifer Sievertsen](#)  
**To:** [Armando Lopez](#); [Mark Floyd](#); [Jack Galloway](#); [Suzanne Simms](#)  
**Cc:** [Michael Finney](#)  
**Subject:** Re: Team Member Concern  
**Date:** Tuesday, [REDACTED] 2:24:06 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)

---

I'm fine with [REDACTED]

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 2:20 PM  
**To:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>, Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Cc:** Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>  
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I'm leaning towards [REDACTED] which is what we offer people who opt out in 90 days. Thoughts?

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**Date:** Tuesday, [REDACTED] at 1:17 PM

**To:** Mark Floyd <Mark.Floyd@daveramsey.com>, Jack Galloway <jack@daveramsey.com>, Armando Lopez <[REDACTED]@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>  
**Subject:** Re: Team Member Concern

Yep – agree. It's the probationary period.  
[REDACTED]

---

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**Date:** Tuesday, [REDACTED] at 1:16 PM  
**To:** Jack Galloway <jack@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Jen Sievertsen <jennifer.sievertsen@daveramsey.com>, Suzanne Simms <[REDACTED]@daveramsey.com>  
**Subject:** RE: Team Member Concern

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**Sent:** Tuesday, [REDACTED] 1:15 PM  
**To:** Armando Lopez <armando.lopez@daveramsey.com>; Jack Galloway <jack@daveramsey.com>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Mark Floyd <Mark.Floyd@daveramsey.com>; Suzanne Simms <Suzannes@daveramsey.com>  
**Subject:** RE: Team Member Concern [REDACTED]

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**Jack Galloway**  
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[www.daveramsey.com](http://www.daveramsey.com)

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>  
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[REDACTED]

Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,



Ramsey Solutions

[www.daveramsey.com](http://www.daveramsey.com)

**From:** [Jennifer Sievertsen](#)  
**To:** [Armando Lopez](#); [Michael Finney](#); [Suzanne Simms](#); [Jack Galloway](#); [Mark Floyd](#)  
**Subject:** Re: Team Member Concern  
**Date:** Wednesday, [REDACTED] 10:04:50 AM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)  
[image004.png](#)

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Cool, that's the only thing I woke up this morning thinking about.

---

**From:** Armando Lopez <armando.lopez@daveramsey.com>  
**Date:** Wednesday, [REDACTED] at 9:59 AM  
**To:** Michael Finney <Michael.Finney@daveramsey.com>, Jen Sievertsen <jennifer.sievertsen@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>, Jack Galloway <jack@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>  
**Subject:** Re: Team Member Concern

Not on our insurance. He is a [REDACTED] so I'm assuming benefits through them, but in either case he is not on our plan.

**Armando Lopez** | Executive Director of Human Resources  
**Ramsey Solutions**  
1749 Mallory Lane, Brentwood, TN 37027  
T: 615.515.3223, ext. 5045 | M: 615.390.9368  
[www.daveramsey.com](http://www.daveramsey.com)

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---

**From:** Michael Finney <Michael.Finney@daveramsey.com>  
**Date:** Wednesday, [REDACTED] at 9:56 AM  
**To:** Jen Sievertsen <jennifer.sievertsen@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>, Jack Galloway <jack@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>  
**Subject:** Re: Team Member Concern

Not sure. Armando can you find out?

Also... sorry [@Suzanne Simms](#), I said "can" be there but I meant "will". ☺

---

**From:** Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>  
**Date:** Wednesday, [REDACTED] at 9:53 AM  
**To:** Michael Finney <Michael.Finney@daveramsey.com>, Suzanne Simms <Suzannes@daveramsey.com>, Jack Galloway <jack@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>  
**Subject:** Re: Team Member Concern

Is this guy and his wife on our insurance?

---

**From:** Michael Finney <Michael.Finney@daveramsey.com>  
**Date:** Wednesday, [REDACTED] at 9:51 AM  
**To:** Suzanne Simms <Suzannes@daveramsey.com>, Jack Galloway <jack@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Jen Sievertsen <jennifer.sievertsen@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>  
**Subject:** Re: Team Member Concern

I said I will be there, too!

---

**From:** Suzanne Simms <Suzannes@daveramsey.com>  
**Date:** Wednesday, [REDACTED] at 9:50 AM  
**To:** Michael Finney <Michael.Finney@daveramsey.com>, Jack Galloway <jack@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>  
**Subject:** Re: Team Member Concern

Finney, a board member has to be there.

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Michael Finney <michael.finney@daveramsey.com>  
**Sent:** Wednesday, [REDACTED] 9:49 AM  
**To:** Jack Galloway; Suzanne Simms; Armando Lopez; Jennifer Sievertsen; Mark Floyd  
**Subject:** Re: Team Member Concern

I think it should be [REDACTED] and [REDACTED]. I can be there, too. But I've never spoken to him outside of a

quick meet and greet and my Fraps with Finney meeting. (It's my version of Wrap with Dave.)

I like your approach on the conversation.

---

**From:** Jack Galloway <jack@daveramsey.com>  
**Date:** Wednesday, [REDACTED] at 9:45 AM  
**To:** Suzanne Simms <Suzannes@daveramsey.com>, Michael Finney <Michael.Finney@daveramsey.com>, Armando Lopez <armando.lopez@daveramsey.com>, Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>, Mark Floyd <Mark.Floyd@daveramsey.com>  
**Subject:** RE: Team Member Concern

Didn't hear back from Dave yesterday; but I don't expect any push back. So anytime after Dave replies:

- I will confirm with you guys by email
- Finney & [REDACTED] sound like the right pair to meet with him
- Armando will meet with him afterward

Sounds like he will be surprised for whatever reason. Here's my two cents. Instead of simply telling him "you broke the rules and you're fired", I would suggest asking him some questions when you meet with him. Things like:

- We talked about righteous living at least two times during the interview. There was no confusion. And based on the time line, you were violating the core value while you were agreeing to it...why?
- Based on the timeline, there's a reasonable chance you suspected or knew about the pregnancy and didn't talk about it?
- Why would you put all of us through this when you knew how we felt about it?

Jack Galloway  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

**From:** Suzanne Simms  
**Sent:** Tuesday, [REDACTED] 2:31 PM  
**To:** Michael Finney <Michael.Finney@daveramsey.com>; Armando Lopez <armando.lopez@daveramsey.com>; Jennifer Sievertsen <jennifer.sievertsen@daveramsey.com>; Mark Floyd <Mark.Floyd@daveramsey.com>; Jack Galloway <jack@daveramsey.com>  
**Subject:** Re: Team Member Concern



Feels like he would've said all that by now...?!

I'm good with [REDACTED].

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Michael Finney <[michael.finney@daveramsey.com](mailto:michael.finney@daveramsey.com)>

**Sent:** Tuesday, [REDACTED] 2:30 PM

**To:** Armando Lopez; Jennifer Sievertsen; Mark Floyd; Jack Galloway; Suzanne Simms

**Subject:** RE: Team Member Concern

Wow. That didn't come out right.

- I'm sure we hire people who had sex before marriage all the time. We don't hold that against them.
- Maybe these two renewed their pledge to stay off each other after getting pregnant. (but I highly doubt it)

Again... I don't think it changes it. Does it? If he says he knows he screwed up and they talked about it and he told her dad and they talked with their pastor and and and..... would that change anything?

---

**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions

---

**From:** Michael Finney

**Sent:** Tuesday, [REDACTED] 2:26 PM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

The only wrinkle in this whole thing is he got her pregnant before he started here. sure we hire people all the time to who kids out of wedlock.

My question would be would that change anything? I'm 99% sure that doesn't change things. But I had to call it out before we make the final decision.

---

**Michael Finney**  
Chief Digital Officer  
Ramsey Solutions

---

**From:** Armando Lopez  
**Sent:** Tuesday, [REDACTED] 2:20 PM  
**To:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>  
**Cc:** Michael Finney <[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>  
**Subject:** Re: Team Member Concern

Nothing new to report after meeting with [REDACTED]. Righteous living was discussed with [REDACTED] at interview and brought up at spousal lunch with [REDACTED] & his wife [REDACTED]. [REDACTED] showed up alone since he was not married and conversations were had to insure he understood our core value and stance.

[REDACTED] started with us on [REDACTED]. He makes \$55k

I'm leaning towards [REDACTED] which is what we offer people who opt out in 90 days. Thoughts?

**Armando Lopez** | Executive Director of Human Resources  
**Ramsey Solutions**  
1749 Mallory Lane, Brentwood, TN 37027  
T: 615.515.3223, ext. 5045 | M: 615.390.9368  
[www.daveramsey.com](http://www.daveramsey.com)

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**From:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>  
**Date:** Tuesday, [REDACTED] at 1:17 PM  
**To:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>, Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** Re: Team Member Concern

Yep – agree. It’s the probationary period.

---

**From:** Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 1:16 PM

**To:** Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

Agree. Under 90 days makes me go really low. IMO, maybe 1-2 months tops.

**From:** Jack Galloway

**Sent:** Tuesday, [REDACTED] 1:15 PM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Jack Galloway <[jack@daveramsey.com](mailto:jack@daveramsey.com)>; Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>; Mark Floyd <[Mark.Floyd@daveramsey.com](mailto:Mark.Floyd@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Subject:** RE: Team Member Concern

One thing we’d need to land on is severance. Call me a hard @\$\$; but I’m not sure we need to be quite as generous to a guy that had already gotten a girl pregnant when he started as we were with [REDACTED]. And he’s literally been working here [REDACTED].

Jack Galloway  
Executive Vice President  
Ramsey Solutions  
[www.daveramsey.com](http://www.daveramsey.com)

**From:** Jennifer Sievertsen

**Sent:** Tuesday, [REDACTED] 10:51 AM

**To:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>; Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>; Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Let’s email the details and determine if there’s a reason to meet or not.

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:49 AM

**To:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>, Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Yep! [REDACTED] and I will meet at lunch to gather additional detail. Should we meet prior to Thursday's HRC meeting or wait?

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

1749 Mallory Lane, Brentwood, TN 37027

T: 615.515.3223, ext. 5045 | M: 615.390.9368

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**From:** Suzanne Simms <[Suzannes@daveramsey.com](mailto:Suzannes@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:45 AM

**To:** Jen Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>, Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Committee - HR <[HRCCommittee@daveramsey.com](mailto:HRCCommittee@daveramsey.com)>

**Subject:** Re: Team Member Concern

Damn! EXACT same timeline and story!?

Suzanne Simms  
EVP, Consumer Division  
Ramsey Solutions

---

**From:** Jennifer Sievertsen <[jennifer.sievertsen@daveramsey.com](mailto:jennifer.sievertsen@daveramsey.com)>

**Sent:** Tuesday, [REDACTED] 11:44 AM

**To:** Armando Lopez; Committee - HR

**Subject:** Re: Team Member Concern

Well we have a template on how to handle I guess. When it rains, it pours!

---

**From:** Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>

**Date:** Tuesday, [REDACTED] at 10:43 AM

**To:** Committee - HR <[HRCommittee@daveramsey.com](mailto:HRCommittee@daveramsey.com)>

**Subject:** FW: Team Member Concern

FYI - I will meet with [REDACTED] today! Crap...

**Armando Lopez** | Executive Director of Human Resources

**Ramsey Solutions**

1749 Mallory Lane, Brentwood, TN 37027

T: 615.515.3223, ext. 5045 | M: 615.390.9368

[www.daveramsey.com](http://www.daveramsey.com)

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---

**From:** [REDACTED]

**Date:** Tuesday, [REDACTED] at 10:31 AM

**To:** Eric Lackey <[EricL@daveramsey.com](mailto:EricL@daveramsey.com)>, Rick Perry <[Rick.Perry@daveramsey.com](mailto:Rick.Perry@daveramsey.com)>,

Armando Lopez <[armando.lopez@daveramsey.com](mailto:armando.lopez@daveramsey.com)>, Michael Finney

<[Michael.Finney@daveramsey.com](mailto:Michael.Finney@daveramsey.com)>, [REDACTED]

[REDACTED]

**Subject:** Team Member Concern

Gentlemen,

I wanted to let you all know about something that I just learned about in my one-on-one with [REDACTED] this morning.

He informed me that he and his wife are expecting their first child in [REDACTED]. The issue is that they just got married over the [REDACTED]. So here is the timeline that I have.

[REDACTED]

Rick and Armando I will be looking to get some time with you today or tomorrow to figure out the next steps.

Thanks,



Ramsey Solutions

[www.daveramsey.com](http://www.daveramsey.com)

**Ramsey Solutions**  
**Employees Believed to Have Engaged in Premarital Sex between January 1, 2018 and June 25, 2020**

First Name	Last Name	Job Title	Gender	Hire Date	Termination Date
			F	2015	2016
			F	2015	2017
			M	2015	2017
			M	2017	2018
			F	18	19
			M	18	19
			M	13	19
			M	2017	2020 (voluntarily resigned before terminated)
			F	2016	2020

Armando Lopez  
9/30/2021  
**Ex 21**  
R. Michelle Smith

**CONFIDENTIAL**

First Name	Last Name	Job Title	Gender	Hire Date	Conduct	Date of Disciplinary Action	Description of Disciplinary Decision
			F	2015	Premarital Sex	2016*	Termination
			F	2016	Extramarital Sex	2017*	Termination
			M	2016	Extramarital Sex	2017*	Termination
			M	2015	Premarital Sex	2017*	Termination
			M	2017	Premarital Sex	2018	Termination
			F	2018	Premarital Sex	2019	Termination
			M	2018	Premarital Sex	2019	Termination
			M	2013	Premarital Sex	2019	Termination
			M	2019	Pornography	2019	Final Warning & Required to Complete Addiction Recovery Program
			M	2017	Premarital Sex	2020	Termination (Voluntarily Resigned Before Terminated)
			F	2016	Premarital Sex	2020	Termination
			M	2016	Pornography	2020	Termination
			M	2016	Pornography	2020	Final Warning & Required to Complete Addiction Recovery Program

\* Defendant previously agreed to provide information regarding employees who have been referred to the HR Committee for premarital sex or extramarital sex since January 1, 2016

Armando Lopez  
9/30/2021

**Ex 22**

R. Michelle Smith

**CONFIDENTIAL**

**DEFENDANT 2169**